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Hart, Schaffner & Marx Prize Essays

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VIII

THE STANDARD OF LIVING AMONG THE  
INDUSTRIAL PEOPLE OF AMERICA



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# THE STANDARD OF LIVING AMONG THE INDUSTRIAL PEOPLE OF AMERICA

BY  
FRANK HATCH STREIGHTOFF



BOSTON AND NEW YORK  
HOUGHTON MIFFLIN COMPANY  
*The Riverside Press* Cambridge

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*Published March 1911*

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To Professor Willard C. Fisher of Wesleyan University the writer is indebted for invaluable aid in the preparation of this essay.





## PREFACE

THIS series of books owes its existence to the generosity of Messrs. Hart, Schaffner, and Marx of Chicago, who have shown a special interest in trying to draw the attention of American youth to the study of economic and commercial subjects, and to encourage the best thinking of the country to investigate the problems which vitally affect the business world of to-day. For this purpose they have delegated to the undersigned Committee the task of selecting or approving of topics, making all announcements, and awarding prizes annually for those who wish to compete.

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N. B. There are many excellent articles scattered through these periodicals, but they are too numerous to be listed here. Reference to many of them is made in the text of this essay.



# THE STANDARD OF LIVING AMONG THE INDUSTRIAL PEOPLE OF AMERICA

## CHAPTER I

### THE STANDARD OF LIVING

"How can these people endure it?" asked the fair boarder, closing her novel and lazily sinking into the depths of her hammock. "Mr. Farmer drudges from four A.M. till dark — always doing chores, and never a visible result! He's never been to the theatre! Why, he has n't even read 'The Balance of Power'! I don't call that living — it may be existing." Such words are heard every day in rural summer resorts. Corresponding sentiments are entertained by many a farmer who cannot see how his guests are held by the chaotic buzz of the metropolis. The people of one city block "could n't be hired" to move to certain other squares; yet the respectable inhabitants of these latter districts "would n't be buried from Z street." It is really amusing to notice how often those words "live" and "exist" are contrasted, but the distinction is merely the expression of the fact that "consciously or unconsciously every man whose means or wealth or resources are more limited than his wants — and this is practically the case with human beings generally — has a scale of wants in his mind when he arranges these means. On the basis of this scale he satisfies what are his more urgent wants and leaves the less urgent ones unsatisfied."<sup>1</sup> In other words, every man has his own "Standard of Living."

<sup>1</sup> Smart, *Introduction to the Theory of Value*, p. 22.



Satisfactorily to define the standard of living is extremely difficult. Professor Charles J. Bullock, for instance, writes, "Each class of people in any society is accustomed to enjoy a greater or less amount of the comforts or luxuries of life. The amount of comforts or luxuries customarily enjoyed by any class of men forms the 'standard of living' of that class."<sup>1</sup> That is to say, the standard of living, as the expression is usually understood, consists simply of what men actually do enjoy. On the other hand, there always are felt but unsated wants that prompt men to struggle for higher wages; these reasonable unfilled desires are the motive power of progress. Few indeed are the women who do not confidentially whisper to their friends, "We cannot do that now, for we are rather poor this year." An inborn spirit of emulation prompts each to envy the pleasures of his more fortunate neighbor; thus there is an "ideal" standard of living which is always in advance of achieved satisfaction.

Professor Bullock's definition is particularly valuable in suggesting two important truths. First, it properly emphasizes comforts and luxuries. "If we are to judge by his expenditure, the workingman may graduate his wants thus:—bread and meal, house, liquor, tea, tobacco, clothes, meat."<sup>2</sup> The fact is that in every-day affairs effort is often directed more to securing superfluities than to providing necessities: for example, it is said on good authority that a large per cent of recent real estate mortgages in New York have been given that the owners of the property might purchase automobiles. In the second place, the extent and content of the unsated wants in a man's ideal standard is largely determined by actual satisfactions. This truth is emphasized by Mr. Frank Tucker when he says, "A standard of living is a measurement of life expressed in a daily routine which is determined by

<sup>1</sup> *Introduction to the Study of Economics*, p. 126.

<sup>2</sup> Smart, *Introduction to the Theory of Value*, p. 23.

income and conditions under which it is earned, economic and social environment, and the capacity for distributing the income.”<sup>1</sup>

Having noted these fundamental principles, it is possible to take another step. Each individual has his own more or less rational concept of what is essential to the maintenance of his own social position; and he knows exactly what this position is, whether he be the bank clerk who delights in horse-races, or the man who shares the same desk and plays on his Sunday-school ball team. The one demands “smart” raiment and amusement at high nervous tension, the other wants respectable, serviceable clothes and healthy sport. They live in different worlds, they have individual criteria: so each man has his own standard of living. But it will be noted that the bank clerks as a class have some wants in common in contrast to the mechanics, for instance. The clerks must enter their offices clean-shaven, the mechanics like a good scrub after work; the former wear kid gloves and fresh linen, the latter are more comfortable in woolen gloves and flannel shirts. These contrasts and comparisons can be extended until the standards of each group have been determined with considerable precision. Thus the class standard of living may be compared to a composite photograph; certain features are emphasized, while others are faint or blurred according to the proportion of individuals possessing the character — or feeling the want. On the other hand, development of the individual is so largely influenced by his environment that his notions are, in the main, those of his class. So the class standard of living is the product of the ideals and resources of its members, and, in turn, modifies their criteria.

But class is not the only factor within the community in the development of the individual’s ideal standard of living. Aside from its large determining influence in the matter of class membership, income has an important part to

<sup>1</sup> *Charities and the Commons*, vol. xvii, p. 300.

play; purchasing power limits the quality and quantity of obtainable satisfactions. As little Tommy wants to be like Big Brother, and Big Brother envies the prowess of the butcher-boy, so the smelting hand feels the desires — not of the President of the Steel Trust — but, say, of his foreman, the nearest person whom he sees enjoying just a little more distinction, just a little more material wealth than he. So the individual's ideal is limited by his income; the higher he climbs on the ladder of success, the wider is his view; the more he sees, the more he seeks.

Another determinant of the standard of living is the progress of civilization. Professor John G. Brooks quotes a Cape Cod captain as follows: "My father wanted fifteen things. He did n't get 'em all. He got ten and worried considerable because he did n't get the other five. Now I want forty things, and I get thirty, but I worry more about the ten that I cannot get than the ole man used to about the five he could n't get."<sup>1</sup> The modern carpenter has far more comfort than Richard II dreamed of, simply because progress has put new things within his reach, — created new utilities and new wants, — but the carpenter knows that there are many, many things that he cannot have. Thus there is a constant, though irregular, rise of the standard of living as civilization becomes more complex. The standard, then, is a result of two forces, environment, comprising time, income, and class, and individuality.

It will not do, however, to leave the problem at this point. As the standard determines the manner of living, it is important to distinguish between worthy and unworthy, or high and low standards. It may reasonably be doubted whether the standards of the very rich are ideally any higher than those of industrial workers. A dinner given by one of the exclusive four hundred with a monkey as the guest of honor is no more justifiable than the practice of the "wash-lady" who displays the gold fillings in her false

<sup>1</sup> *The Social Unrest*, p. 96.

teeth. Both are useless, if not positively harmful; they are evidence of low or unworthy ideals. A normal standard of living, on the other hand, is one which conduces to healthy symmetrical development, physical, mental, and moral. The standard is properly counted ideally high in proportion as it achieves this end, and especially as its emphasis falls upon the intellectual and moral elements.

What, then, is the content of the lowest tolerable standard of living? In the first place, there must be food, clothing, and shelter sufficient to maintain economic efficiency. Even those persons who believe that the sole end of existence is production, must grant this proposition, at least in its general application. Under shelter is included light, fuel, and necessary furniture. If economic efficiency is to be preserved, there must be provision against sickness and unemployment; for, unless his strength is maintained during idleness, when he returns to work the individual is unfit for his stint.<sup>1</sup> Moreover, the man's standard must include a family, else, in a generation, production will cease.

But this view of the purpose of man is far too narrow. Few people would to-day have the hardihood to deny that man's life should contain the largest possible amounts of wholesome pleasure. "One of the strongest human wants is the desire for the society of one's fellows."<sup>2</sup> This means that with a normal standard of living the house should contain a room fit for entertainment of company, that the family should have clothes which will enable them to appear in public without shame, and that the routine should include some leisure for polite intercourse. Still if man is to be an end in himself, he must have more than this; he needs some education, books, pictures, and wholesome recreation; he must have time for the home life that

<sup>1</sup> *9th Special Report of the Commissioner of Labor, 1897, Italians in Chicago*, pp. 44-46.

<sup>2</sup> Bullock, *Introduction to the Study of Economics*, p. 80.

Colonel Roosevelt calls "the highest and finest product of our civilization." A little boy once defined home as "the place where mother is." From the viewpoint of the child's welfare, this youngster undoubtedly hit upon the significant fact. Modern scientific charity as well as the Christian religion recognizes a very real social value in the home. It is probably this which is in the mind of Professor John A. Ryan when he writes that the wife should not be a wage-earner,<sup>1</sup> thus implying that the father should support the family. Beside all these things, a normal standard of living contains provision for all emergencies, sickness, accident, unemployment, and death, and for material advance — savings: religion, too, should be in the routine. So the ideal standard of living demands the satisfaction of reasonable wants of both body and intellect, and includes an ambition to improve.

Now the question arises, What does it cost in America at the present time to maintain a reasonable standard of living? What is the money equivalent of a minimum permissible standard? Professor Ryan and John Mitchell answer, six hundred dollars per annum; Professor Albion W. Small says a thousand dollars.<sup>2</sup> This is one method of measuring — "the wise guess." Another method is to sit down and figure out what a family needs, and what these goods cost. When this is done by experts, the result is a valuable approximation. Again, a large number of budgets of families in a certain class may be collected and the average expenditure computed: this average may be considered the monetary expression of the standard of living in that group. By far the most satisfactory method, however, is that of the late New York Commission which collected and classified budgets, and set the minimum at the point where the average family ceased to run into debt, — \$825 for New York City. Having found this money equivalent, it

<sup>1</sup> *N. C. C. C.*, 1907, p. 343.

<sup>2</sup> *Charities and the Commons*, vol. xvii, p. 300.



is possible to determine what laborers are justified in claiming as a "living wage," and what relief should be given families in order to keep them above the point where their old standards will collapse.

A clear understanding of what the standard of living is permits some appreciation of its significance. In the first place, unless the standard includes adequate food, clothing, and shelter, health will inevitably suffer and the race will degenerate physically. If, on the contrary, men obtain a proper satisfaction of these fundamental wants, not only will health be preserved and improved, but a foundation will be laid for intellectual progress. A step farther may be taken along this line: unless they believe that their descendants will be able to maintain the parental standard, men will, if thoughtful, refuse to become fathers. Again, if women would rather dress showily than enjoy homes of their own, married or unmarried, they will refuse to assume the burden of motherhood.<sup>1</sup> Thus, in two distinct ways, the standard of living tends to determine population. By this limiting of propagation, the standard of living limits the number of wage-workers, and so, if high enough, it can change the ratio of supply to demand for labor and thus raise compensation. In a much more simple and direct way, however, the desire for a higher standard of living decides the minimum pay demanded by trades unions and operates to increase earnings. More satisfactions will breed new wants, yet higher wages will be sought, and so the process will continue. In this way the "ideal" standard of living is the key to the material progress of the industrial classes.

Moreover, "in most cases increased wages have meant the gratification of the intellectual and artistic sense of the workers; have meant books and pictures; have meant a few extra rooms in the house and more decent surroundings generally; have meant a few years extra schooling

<sup>1</sup> Van Vorst, *The Woman Who Toils*, chap. ii.

for the children; have meant, finally, a general uplifting of the whole working-class.”<sup>1</sup> “The encouraging part of the whole matter is this, that among the poor there is everywhere the intensity of purpose that causes them to give up material things — food and raiment, and go hungry and shabby, in order to secure the spiritual things, amusement, education, and social relationship.”<sup>2</sup> The pursuit of a higher standard of living is, then, the inspiration of intellectual advance; upon it depends the physical and mental and moral welfare of the people, the development of the commonwealth. Two things, therefore, are essential to the progress of a nation: first, that the individuals receive so much material wealth as will enable them to satisfy their reasonable wants, and, second, that they continually discover new and wholesome desires.

<sup>1</sup> Mitchell, *Organized Labor*, p. 153.

<sup>2</sup> Philip W. Ayres, *Charities and the Commons*, vol. ix, p. 216.



## CHAPTER II

### FAMILY EXPENDITURES

"IN America, where tradition and family play an unimportant part, the great educator is the spending of money."<sup>1</sup>

"Tell me how you spend your money, and I will tell you what you are," says an American economist. Indeed, it is doubtful whether there can be found a better criterion of character — or of culture — than the disbursement of money. On the other hand, limited means harshly circumscribe that freedom of expenditure which alone would truly reveal the real personality. It is, then, with a two-fold purpose that household budgets are studied: first, to learn the character of the families, and, second, to determine whether they can afford to develop desirable traits. Do workingmen receive enough money? Do they spend what they receive judiciously?

The last decade has witnessed three noteworthy attempts to answer these questions. During the two years November, 1903, to September, 1905, Mrs. Louise Bolard More held the "Fellowship of Greenwich House," a social settlement on the lower West Side of New York City.<sup>2</sup> She entered heartily into the life of the district, won the confidence of the people, and, with some assistance from Miss Elizabeth Lennox, succeeded in compiling the budgets of 200 families which she considered typical of that locality.<sup>3</sup> Of these households, 27 had incomes of less than \$500; 72, of \$500 or less than \$800; 44, between this amount and \$1000; 46, between \$1000 and \$1500; and 11, of over \$1500.<sup>4</sup> The extremes were \$250 and \$2556, and

<sup>1</sup> Van Vorst, *The Woman Who Toils*, p. 69.

<sup>2</sup> More, *Wage-Earners' Budgets*, p. 2.

<sup>3</sup> *Ibid.*, pp. 2 and 7.

<sup>4</sup> *Ibid.*, p. 29.

the average \$851.38. "If the woman was not accurate or reliable, or was of too low a grade of intelligence to answer the questions on the schedule intelligently, that family was dropped";<sup>1</sup> other families could not be studied because of the intemperance or irregular employment of the husband. It is readily granted that thorough inquiry into the affairs of these rejected families was impossible, but that does not alter the fact that, unless households of this very character are accorded definite statistical recognition, no investigation is complete. Again, the statistics could have been presented in better tables; but, on the whole, Mrs. More's work is highly satisfactory.

In 1901, the United States Bureau of Labor, under the direction of the late Carroll D. Wright and G. W. W. Hanger, investigated the "Cost of Living" for 25,440 families, divided among 33 States in proportion to their manufacturing population, and distributed among the various industries in accordance with their relative importance. "While individual statements may not be absolutely accurate, it can be safely assumed that the averages based on any considerable number of statements correctly represent the group or class of families from which they were secured, as such errors as may exist in the statements of individuals are doubtless compensating."<sup>2</sup> The results of this investigation, which were published as the Eighteenth Annual Report of the Commissioner of Labor, are presented in six parts:

- I. Membership of Families.
- II. Occupation, Earnings, and Non-Employment of Head of Family.
- III. Income and Expenditures of Family.
- IV. Detailed Expenditures in 2567 Families.
- V. Income and Expenditure in 11,156 Normal Families.
- VI. Consumption of Food in 1043 Normal Families.

<sup>1</sup> More, *Wage-Earners' Budgets*, p. 31.

<sup>2</sup> *18th Annual Report of the Commissioner of Labor*, p. 17.

The average membership of these households was 4.38, and of the normal families, 3.96; while the mean income of all was \$749.50, that of *normal* families, composed of a husband at work, a wife, not more than five children (none more than 14 years old), and no dependents, was but \$650.98. The study was confined to families of wage-workers or of persons whose salaries did not exceed \$1200 per year; the data were collected by experienced agents; and the presentation of the tabulated results requires more than 500 pages. The physical immensity of the task made it impossible to draw distinctions between large and small cities and to include many other desirable tabulations. Yet enough was done to make the report the most complete work on the subject ever published — thoroughly scientific and comprehensive — intensive enough to allow many specific deductions.

The latest investigation, however, is, as it should be, the most complete in its specific field, New York City. At the New York State Conference of Charities and Corrections, in November, 1906, a committee was appointed to report at the next conference the essentials and the cost of a normal standard of living in the cities of the state. Dr. Lee K. Frankel was made chairman, and Dr. Robert Coit Chapin, secretary of this committee. When it became evident that to accomplish much by volunteer help was impossible, the trustees of the Russell Sage Foundation came to the rescue, paying agents to gather data. Eventually the schedules of 391 families were accepted as substantially accurate. Dr. Chapin studied these budgets and set forth his tables and conclusions in a book, "The Standard of Living in New York City," which was published in April, 1909. As an intensive study of a limited area, this work is peerless; but its scope is confined to New York City and a brief survey of the conditions in Buffalo. As, in all probability, both the total cost of living and the relative prices of necessities are abnormal in the great metropolis, this book

is of no great significance for the country at large. Nevertheless Dr. Chapin's conclusions are well drawn, and have the additional merit of unusual definiteness.

With the exception of three investigations by the Massachusetts Bureau of Statistics of Labor, in 1874, 1883, and 1901, these are the only really serious American studies of the Standard of Living. True, some attempts have been made in Maine, Wisconsin, and other states, but they have lacked comprehensiveness and definite aim, and are of little value.

As has been said, it is the object of these inquiries to determine how much workingmen spend, and how they spend it. The classical effort in this field, the model of all subsequent study, was the achievement of Dr. Frederick Engel, who, in 1857, compared the budgets in Le Play's famous "Family Monographs," added data of his own, and formulated his schedule of the normal distribution of expenditures in their relation to income.

TABLE I

ENGEL'S TABLE OF PROPORTIONATE EXPENDITURES

<i>Object</i>	<i>Percentage of the expenditure for family of a man with income of:</i>		
	\$225-\$300	\$450-\$600	\$750-\$1000
Subsistence	62	55	50
Clothing	16	18	18
Lodging	12	12	12
Firing and lighting	5	5	5
	95	90	85
Education, religion, etc.	2	3.5	5.5
Legal protection	1	2.	3.
Care of health	1	2.	3.
Comfort, recreation	1	2.5	3.5
	5	10	15

From this table Engel deduced four famous laws:

1. As the income of a family increased, a smaller percentage of it was expended for food.

2. As the income of a family increased, the percentage of expenditures for clothing remained approximately the same.

3. With all the incomes investigated, the percentage of expenditure for rent, fuel, and light remained invariably the same.

4. As the income increased in amount a constantly increasing percentage was expended for education, health, recreation, amusements, etc.<sup>1</sup>

The brilliant work of this German statistician was confirmed in the main by the early work in America. The Massachusetts Labor Report for 1885, for instance, contained the schedule embodied in Table II.

TABLE II

EXPENDITURES IN WORKINGMEN'S FAMILIES IN MASSACHUSETTS, 1885<sup>2</sup>

Object	Percentage of the expenditure for family with income of				
	\$300 to 450	\$450 to 600	\$600 to 750	\$750 to 1200	\$1200 and over
Subsistence	64	63	60	56	51
Clothing	7	10.5	14	15	19
Rent	20	15.5	14	17	15
Fuel	6	6	6	6	5
Sundries	3	5	6	6	10

It will be noticed that in 1885, in America, a larger share of income was absorbed by the subsistence wants, less being left for sundries — education, health, recreation, and amusements. Two other facts, however, are particularly significant: whereas the Belgian or German outlay for lodging remained constant at 12 per cent as the income increased, American rents fell from 20 per cent to 15 per cent of the expenditure; second, as they became more prosperous, Americans enlarged their relative expenditure for clothing. This might have indicated extraordinarily high rents in Massachusetts, or very great lack of good clothing in the lower income groups, or both. The condition in 1901, how-

<sup>1</sup> Bullock, *Introduction to the Study of Economics*, p. 99-100.

<sup>2</sup> *Massachusetts Bureau of Statistics of Labor*, 1885, pt. iv, p. 52.

ever, was much more favorable to the Massachusetts working people, as the proportion of expenditure devoted to existence wants had fallen in every income group from 2 to 6 points, the gain being largely in reduced food cost. Still, the expenses for clothing increased with the income, but not so excessively as in 1885; rents were still inordinately high, and the relative cost of lighting had begun to fall as income grew. (See Table III.) The Americans were by that time more liberal in their expenditures for health and insurance than were the Germans.

TABLE III

EXPENDITURES IN WORKINGMEN'S FAMILIES IN MASSACHUSETTS, 1901 <sup>1</sup>

<i>Object</i>	<i>Percentage of the expenditure for family with income of</i>				
	<i>Less than \$450</i>	<i>\$450 to 600</i>	<i>\$600 to 750</i>	<i>\$750 to 1200</i>	<i>\$1200 and over</i>
Subsistence	56.	54.89	53.30	53.18	54.87
Rent	21.96	17.54	17.27	11.03	6.80
Clothing	9.15	11.69	11.68	14.66	14.62
Fuel and lighting	7.91	6.91	6.75	5.39	4.49
	95.02	91.03	89.00	84.26	80.78
Education, church, etc.	1.61	2.92	3.99	4.12	4.58
Health, insurance	2.98	4.69	3.98	5.06	6.39
Sundries	.39	1.36	3.03	6.56	8.25
	4.98	8.97	11.00	15.74	19.22
Total aver. expend.	\$382.49	555.53	688.87	886.50	1252.59

In Tables IV, V, and VI (pages 15, 16, 17), taken from the three great studies mentioned at the beginning of this chapter, will be found an epitome of the subject of budgets. The presentation shows, first, the actual average of all expenditures of families in each income group, and, second, the percentage of the total outlay devoted to each major want. In the perusal of these tables it is interesting to note that in no case does the expenditure for food reach 51 per cent:

<sup>1</sup> Massachusetts Bureau of Statistics of Labor, 1901, pp. 296-297.



TABLE IV

EXPENDITURES OF 189 NEW YORK CITY FAMILIES FOR VARIOUS PURPOSES, BY SIZE OF INCOME<sup>1</sup>*A. Actual expenditures for various purposes*

<i>Objects</i>	<i>Income Group</i>									
	\$200 to 400	\$400 to 500	\$500 to 600	\$600 to 700	\$700 to 800	\$800 to 900	\$900 to 1000	\$1000 to 1200	\$1200 to 1500	
Food	158.14	205.28	280.79	299.06	326.63	380.36	433.14	456.20	510.19	
Rent	109.07	119.94	125.16	142.55	156.81	154.89	165.89	180.72	231.89	
Clothing	26.10	43.13	47.44	59.16	68.27	85.55	88.43	113.04	146.33	
Light and fuel	23.45	28.75	33.77	37.36	47.52	44.51	45.50	47.39	57.73	
Insurance	17.14	20.72	17.74	30.04	36.34	26.10	43.81	37.53	47.48	
Sundries	23.83	45.10	55.10	88.78	103.84	139.87	167.80	211.30	296.18	
Surplus +, or deficit -	-13.64	-7.95	-10.12	-5.81	+7.37	+5.52	+2.01	+17.93	+35.61	
Average income	344.09	454.97	549.88	651.14	746.78	836.80	946.58	1064.11	1325.41	
Average size family	4.2	4.7	5.2	5.1	5.3	5.9	6.2	6.	7.2	
Number of families	11	16	16	29	27	25	19	28	18	
<i>B. Per cent of expenditures</i>										
Food	44.2	44.4	50.1	45.5	44.2	45.8	45.8	43.6	39.5	
Rent	30.5	25.9	22.4	21.7	21.2	18.6	17.6	17.3	18.	
Clothing	7.3	9.3	8.5	9.	9.2	10.3	9.4	10.8	11.3	
Light and fuel	6.5	6.2	6.	5.7	6.4	5.4	4.8	4.5	4.5	
Insurance	4.8	4.5	3.2	4.6	4.9	3.1	4.6	3.6	3.7	
Sundries	6.7	9.7	9.8	13.5	14.1	16.8	17.8	20.2	23.	
Per cent of income spent	104	101.8	101.8	100.9	99.	99.3	99.8	98.3	97.3	
Average size family	4.2	4.7	5.2	5.1	5.3	5.9	6.2	6.	7.3	
Number of families	11	16	16	29	27	25	19	28	18	

<sup>1</sup> More, *Wage-Earners' Budgets*, p. 55.



TABLE V

EXPENDITURES OF 369 NEW YORK CITY FAMILIES FOR VARIOUS PURPOSES, BY SIZE OF INCOME <sup>1</sup>

## A. Actual expenditures for various objects

Objects	Income Group									
	\$400 to 499	\$500 to 599	\$600 to 699	\$700 to 799	\$800 to 899	\$900 to 999	\$1000 to 1099	\$1100 to 1199	\$1200 to 1299	
Average income	452.39	544.11	650.17	743.83	846.26	942.03	1044.48	1137.42	1256.25	
Number of families	8	17	72	79	73	63	31	18	8	
Average size of families	5.4	5	4.9	5.1	5.2	5.1	5.0	5.0	5.4	
Expenditures for										
Food	189.30	243.32	290.10	335.82	359.26	405.19	451.46	502.73	562.02	
Rent	124.50	141.53	153.59	161.36	168.24	171.67	183.12	178.33	248.25	
Clothing	60.65	67.95	83.48	98.79	113.59	132.34	155.57	163.80	189.57	
Light and fuel	25.97	32.55	37.71	36.94	41.04	46.70	46.11	42.53	47.68	
Insurance	5.57	7	13.05	18.24	17.62	23.71	25.46	27.69	27.50	
Health	14.18	10.31	13.78	14.02	22.19	23.30	14.80	40.18	16.03	
Car fare	11.94	9.80	11.31	10.53	15.86	13.79	18.46	20.74	27.61	
Sundries	31.87	34.84	47.53	60.28	74.08	90.00	114.59	127.30	130.34	
Total	403.98	547.30	650.67	735.98	811.63	906.70	1009.57	1103.30	1249.00	
B. Per cent of expenditures										
Food	40.8	44.4	44.6	45.6	44.3	44.7	44.7	45.6	45.	
Rent	26.8	25.9	23.6	21.9	20.7	19.0	18.1	16.2	19.8	
Clothing	13.0	12.4	12.9	13.4	14.0	14.6	15.5	14.9	15.2	
Light and fuel	5.6	5.9	5.8	5.0	5.0	5.1	4.5	3.8	3.8	
Insurance	1.2	1.3	2.0	2.5	2.2	2.6	2.5	2.5	2.2	
Health	3.1	1.9	2.1	1.9	2.7	2.6	1.5	3.6	1.3	
Car fare	2.6	1.8	1.7	1.5	2.0	1.5	1.8	1.9	2.2	
Sundries	6.9	6.4	7.3	8.2	9.1	9.9	11.4	11.5	10.5	

<sup>1</sup> Chapin, *Standard of Living in New York*, p. 70.

TABLE VI

EXPENDITURES IN 11,156 NORMAL FAMILIES FOR VARIOUS PURPOSES, BY SIZE OF INCOME<sup>1</sup>*A. Actual expenditures for various purposes*

Objects	Income Group											
	Under \$200	\$200 to 300	\$300 to 400	\$400 to 500	\$500 to 600	\$600 to 700	\$700 to 800	\$800 to 900	\$900 to 1000	\$1000 to 1100	\$1100 to 1200	Over \$1200
Food	99.59	147.84	186.85	218.46	249.28	265.93	287.03	318.80	325.66	349.00	366.66	383.64
Rent	33.16	56.29	72.59	86.54	99.55	113.03	125.82	131.51	143.53	157.74	161.42	183.08
Clothing	17.00	27.05	38.94	53.10	64.69	78.76	93.52	104.58	117.10	135.50	144.89	165.44
Fuel	13.10	19.01	23.20	25.83	27.46	28.45	28.72	29.83	31.44	33.95	36.35	40.54
Lighting	2.48	3.54	4.41	5.20	6.05	6.82	7.78	8.47	9.08	10.39	10.55	12.44
Sundries	30.52	58.62	62.52	76.91	92.99	118.59	149.78	177.39	189.45	213.16	254.22	267.32
Total	195.85	312.35	388.51	466.04	540.02	611.58	692.65	770.58	816.26	899.74	973.09	1052.46
Number of families	32	115	545	1676	2264	2336	2094	806	684	340	96	163
B. Per cent of expenditures												
Food	50.85	47.33	48.09	46.98	46.16	43.43	41.44	41.37	39.90	38.79	37.68	36.45
Rent	16.93	18.02	18.69	18.57	18.43	18.48	18.17	17.07	17.58	17.53	16.59	17.40
Clothing	8.68	8.66	10.02	11.39	11.98	12.88	13.50	13.57	14.35	15.06	14.89	15.72
Fuel	6.69	6.09	5.97	5.54	5.09	4.65	4.14	3.87	3.85	3.77	3.63	3.85
Lighting	1.27	1.13	1.14	1.12	1.12	1.12	1.12	1.10	1.11	1.16	1.08	1.18
Sundries	15.58	18.77	16.09	16.50	17.22	19.39	21.63	23.02	23.21	23.69	26.15	25.40

<sup>1</sup> 18th Annual Report of the Commissioner of Labor, pp. 583, 585.

in other words, American workingmen now find food a much less pressing claimant of their resources than did Engel's subjects, or even the people of Massachusetts, in 1885. Another interesting fact is that after the income of \$600 is reached, the relative strength of food wants diminishes rapidly in the United States as a whole, though in New York City there is little gain in that respect, food there absorbing proportionately less of the low incomes and more of the high ones. Again, there is something sinister in the enormous excess of rent paid in New York City, especially by families of small resources. Whereas the average outlay for rent in the income group \$400-\$500 in the city is \$120 or \$125, that in the country as a whole is \$86.54. Dr. Chapin explains this phenomenon on the ground that exorbitantly high rents in the metropolis force people who live there to consider shelter almost their prime want. It is a peculiarity of New York City that as their incomes grow larger, most families instead of seeking better quarters have to be content with a minimum of improvement in their houses, and are constrained to devote their additional resources largely to the purchase of food.<sup>1</sup> It may be interesting to note that at the recent Berlin City Plan Exhibit it appeared that many families in the 1200-1500 marks income group in Schoenberg paid about one half their money for rent, and that the percentage expenditure for housing falls off in the higher *and* lower groups.<sup>2</sup>

In general, as prosperity grows, clothing is awarded a constantly increasing proportion of income, though among the more well-to-do families, especially among those whose accounts were recorded in Dr. Chapin's tables, there is a slight decrease in the per cent of outlay for raiment. When a man is very poor, his first necessities are food and a safe place in which to sleep. After both of these wants have been supplied, he can devote his efforts to satisfying other

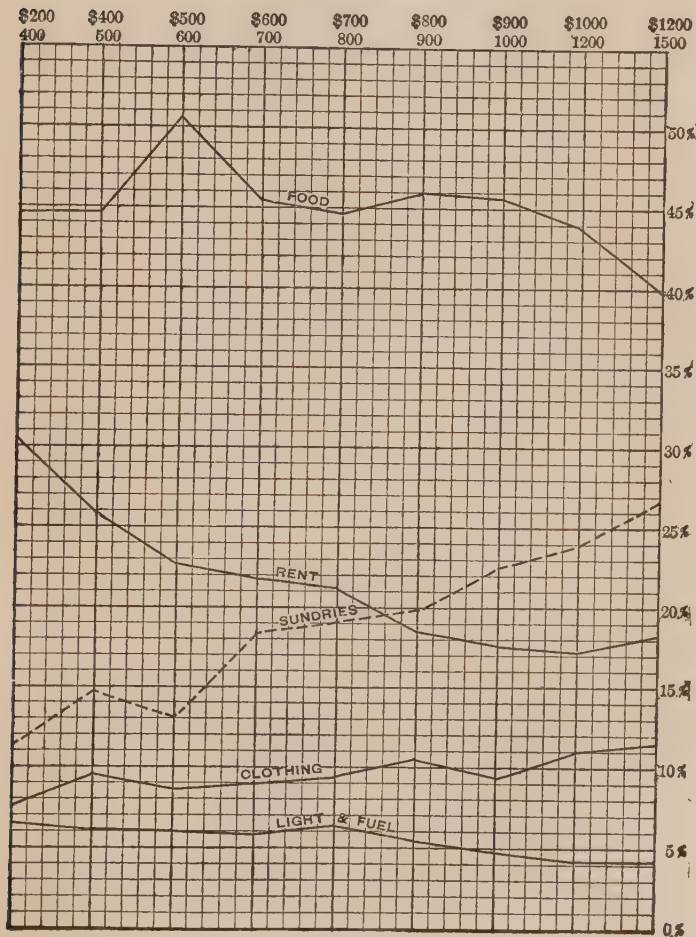
<sup>1</sup> *American Journal of Sociology*, vol. xiv, p. 638 ff.

<sup>2</sup> *The Survey*, vol. xxiv, p. 644.

# CHART I

PER CENT OF TOTAL EXPENDITURES MADE FOR VARIOUS PURPOSES BY 200 NEW YORK CITY FAMILIES IN RELATION TO SIZE OF INCOME

(Plotted from data on page 55 of *Wage-Earner's Budgets*, by Mrs. L. B. More.)  
See Table IV preceding.



desires. His hunger he can conceal; he can escape temporarily from squalid home surroundings; but he cannot so easily rid himself of his rags — the badges of his poverty. So pride prompts him to secure better clothes as soon as his resources will permit him to do so. Fuel and lighting expenses slowly decline, and outlay for sundries rapidly rises in importance as incomes become more ample.

Engel's laws, then, need considerable modification before they can be applied to American workingmen of the present time. They may be restated thus:

As the income increases:

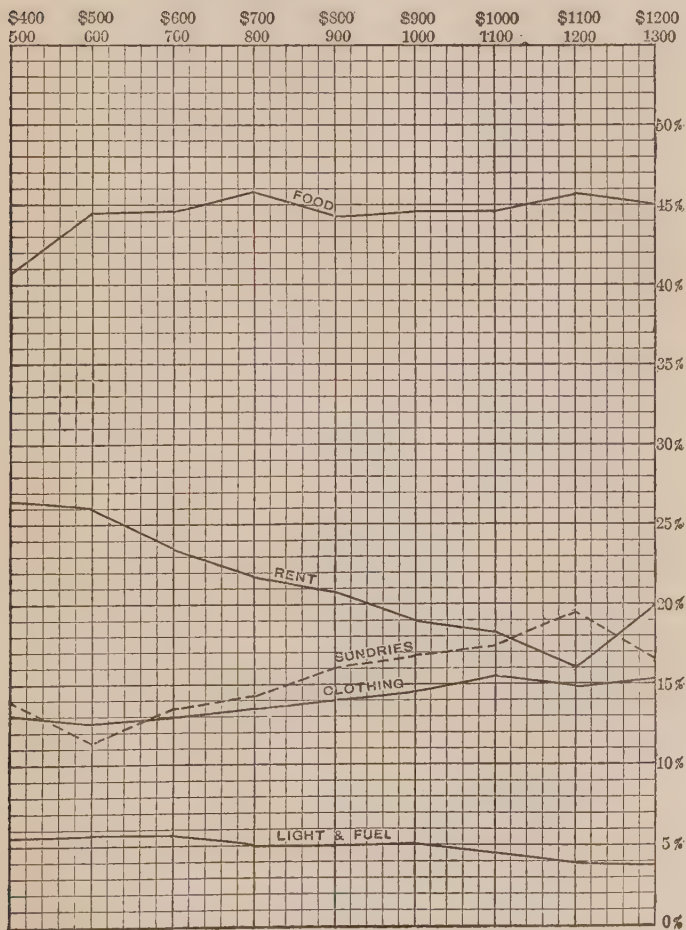
1. The proportionate expenditure for food
  - a. decreases for the country at large from 50 per cent to 37 per cent, but
  - b. in New York City, it amounts to almost 45 per cent of the total outlay until an income of \$1000 is attained.
2. There is a strong tendency for the percentage of expenditure for clothing to increase.
3. Relative expenditures for housing
  - a. remain about constant for the country at large, falling very slightly after \$400 incomes have been reached, but
  - b. decrease rapidly from 30 per cent, or more, to 16 per cent in New York City.
4. Proportionate expenditures for fuel and light decrease.
5. Expenditure for culture wants increases absolutely and relatively.

These deductions are graphically illustrated in the curves on Charts I to III. (See pages 19, 21, and 23.) Could the words "large city" be substituted for New York? Some facts make it probable, yet New York has undoubtedly gone farther in the evolution of exorbitant rentals than any other American municipality. At any rate, the substantial agreement between the results of Mrs. More

## CHART II

PER CENT OF TOTAL EXPENDITURES MADE FOR VARIOUS PURPOSES BY 391 NEW YORK CITY FAMILIES IN RELATION TO SIZE OF INCOME

(Plotted from data on page 70 of the *Standard of Living in New York City*, R. C. Chapin.)  
See Table v preceding.





and Dr. Chapin is high testimony to the accuracy of their work.

TABLE VII

INCOME AND EXPENDITURE PER FAMILY FOR NORMAL <sup>1</sup> FAMILIES BY SIZE OF FAMILIES <sup>2</sup>

		<i>Actual expenditures for various purposes</i>						<i>Average</i>
		<i>No C.<sup>3</sup></i>	<i>1 C.</i>	<i>2 C.</i>	<i>3 C.</i>	<i>4 C.</i>	<i>5 C.</i>	
Total F. <sup>4</sup>		2124	2579	2700	1973	1248	532	
Income	per F.	\$632.61	\$638.29	\$649.04	\$665.90	\$683.16	\$664.82	
Rent	" "	115.67	110.16	110.23	112.69	112.39	111.03	
Fuel	" "	27.22	27.87	28.38	28.75	28.40	30.33	
Light	" "	6.55	6.78	7.02	7.12	7.26	7.00	
Clothing	" "	71.06	75.39	80.63	85.10	89.64	92.97	
Sundries	" "	120.75	127.19	125.17	124.54	126.64	112.84	
Total	" "	341.25	347.39	351.43	358.20	364.33	354.17	
Food	" "	230.64	248.87	267.41	287.86	306.44	317.05	
Total	" "	571.89	596.26	618.84	646.06	670.77	671.22	

It remains to speak of a few other general influences on the budget. Table VII shows that in general the family incomes are larger in households having more children. As the size of the family increases, the total family expenses rise, and the food cost constantly grows larger. In fact, expenditures increase so much faster than incomes that, for families having five children, there is an average deficit. Another interesting development is the slight food cost entailed by an additional child — never more than \$20.50 per annum. It is, however, almost incredible that an additional child can be clothed for from \$3 to \$5 per year, or that less rent will suffice to provide accommodations for five little ones than for three. It is easy to conceive of a family without children disbursing its income arbitrarily; but the other figures have a definite meaning — income does not increase in proportion to need. More food has to be purchased: this additional food is

<sup>1</sup> See p. 11 for definition.

<sup>2</sup> 18th Annual Report of the Commissioner of Labor, p. 568.

<sup>3</sup> C = child or children.

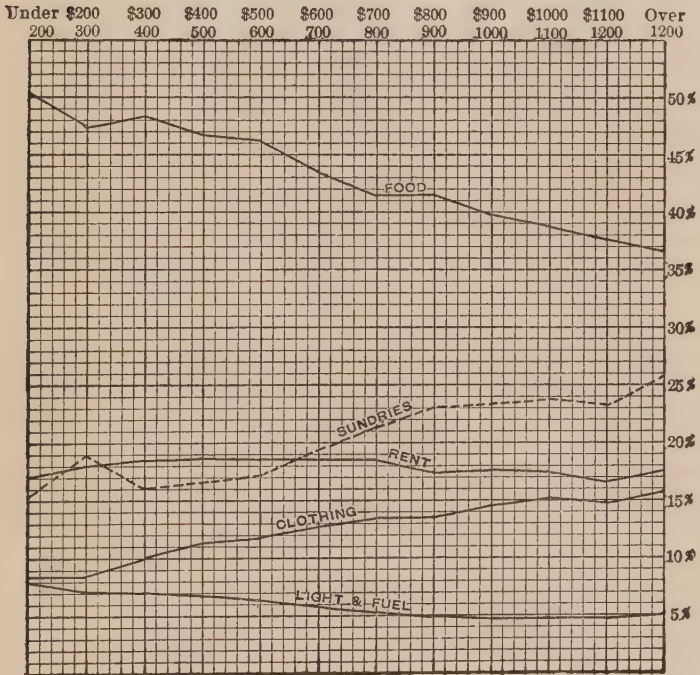
<sup>4</sup> F = family or families.



# CHART III

PER CENT OF TOTAL EXPENDITURES MADE FOR VARIOUS PURPOSES BY 11,156 NORMAL FAMILIES THROUGHOUT THE UNITED STATES IN RELATION TO SIZE OF INCOME

(Plotted from data on pages 101 or 585 of the 18th Annual Report of the United States Commissioner of Labor.) See Table vi preceding.



obtained only at the sacrifice of a good home, decent clothing, and those little comforts included under the head of sundries. This is further exemplified in Table VIII (see below). Granting that it is cheaper to live wholesale, and that adults, being larger consumers, raise the necessary average cost of existence more than when there are fewer children in the family, are not these reductions of expenditure per individual, especially those for food, clothing, and rent, too great to be accounted for by anything save a lower standard of living? Can a reduction of outlay from \$198 to \$96 per capita bring about anything but suffering in the larger family?

TABLE VIII

INCOME AND EXPENDITURE PER INDIVIDUAL IN NORMAL FAMILIES BY SIZE OF FAMILY <sup>1</sup>

	No C. <sup>2</sup>	1 C.	2 C.	3 C.	4 C.	5 C.
Income per individual	\$316.31	\$212.76	\$162.26	\$133.18	\$113.86	\$94.97
Outlay per individual for						
Rent	57.83	36.72	27.56	22.54	18.73	15.86
Fuel	13.61	9.29	7.09	5.75	4.73	4.33
Light	3.27	2.26	1.75	1.42	1.21	1.00
Clothing	35.53	25.13	20.16	17.02	14.94	13.28
Sundries	60.37	42.40	31.29	24.91	21.11	16.12
Total	170.61	115.80	87.85	71.64	60.72	50.59
Food	115.32	82.96	66.85	57.57	51.07	45.29
Total	285.93	198.76	154.70	129.21	111.79	95.88

The fact that incomes are insufficient is further confirmed by the statistics of saving. Of the 25,440 families studied by the Bureau of Labor, 12,816, or 50.38 per cent had surpluses which averaged \$120.84; and 4117, or 16 per cent had deficits averaging \$65.58; while 33.44 per cent of the families barely finished the year without contracting debt.<sup>3</sup> Now such a state of affairs that, during a year of prosperity, one sixth of all families fall into debt, and 49

<sup>1</sup> 18th Annual Report of the Commissioner of Labor, p. 588.

<sup>2</sup> C = child or children.

<sup>3</sup> 18th Annual Report of the Bureau of Labor, p. 69 ff.

per cent are unable to save for a "rainy day," is intolerable. Incomes are not sufficient. Of Mrs. More's families, a larger number had deficits than had surpluses, and 49 per cent spent just exactly what they earned.<sup>1</sup> This investigator found that the average deficit grew smaller as income increased up to \$1000, and from that point on, saving was possible. Dr. Chapin found that Bohemians, Austrians, Russians, and Italians can begin to save if they have incomes of \$700 or \$800, while Americans, Teutons, and Irish "do not reach the saturation point, so to speak, below an income of \$900 or \$1000."<sup>2</sup> In this connection it may be well to observe that the mere saving of money is not in itself proof that a proper standard of living has been attained. The effort to save money may result in a sacrifice of health or proper comfort. Food is probably the first point where most people economize,<sup>3</sup> and yet food is often the one object of outlay that can least wisely be limited, as the health may be seriously impaired by this curtailment.

In its investigations of New York standards, the committee discarded the schedules of all families spending less than \$600. The class earning from \$600 to \$700 was also considered below a normal standard; the housewives in this group cannot be expected to display exceptional managing ability. The households with incomes in the \$700 to \$800 class could barely support themselves without debt, provided there were no such emergencies as sickness and death. But in the next income group, \$800-\$900, was found what might be called prosperity — the families lived in what they considered comparative comfort.<sup>4</sup> At this point the demands for food and shelter and clothing seem to reach an equilibrium,<sup>5</sup> and the culture wants begin

<sup>1</sup> More, *Wage-Earners' Budgets*, p. 108.

<sup>2</sup> Chapin, *Standard of Living in New York City*, p. 247.

<sup>3</sup> Goodyear, *Charities and the Commons*, vol. xvi, p. 191.

<sup>4</sup> *Charities and the Commons*, vol. xix, p. 1039, also p. 1053 ff.

<sup>5</sup> *American Journal of Sociology*, vol. xiv, p. 638 ff.

to increase rapidly and constantly. Thus it was determined that in New York City the physical wants of a normal family cannot be properly filled by an income of less than \$800. But even at this point, a high standard of living has not been reached, for, as appears in Tables iv, v, and ix, the intellectual wants are only just beginning to receive recognition.

TABLE IX

EXPENDITURE OF INCOME IN NEW YORK, BY INCOME GROUP <sup>1</sup>

Group	I	II	III
Average income	\$650	\$746	\$845
Rent	154	156	167
Car fare	12	13	14
Fuel and light	35	37	39
Furniture	6	9	9
Insurance	18	19	19
Food	270	320	345
Meals away	18	22	22
Clothing	91	102	112
Health	11	16	18
Taxes, dues, contributions	8	11	11
Recreation	3	6	6
Education	5	5	5
Miscellaneous	25	30	40

In summary, then, it appears that food is the claimant of the largest share of the income of workingmen's families, causing from 35 per cent to 51 per cent of the expenditure; the variations depend on the locality and on the size of the income. Rent occasionally consumes 30 per cent of the total outlay in the city, but its legitimate place seems to be between 15 per cent and 20 per cent, probably close to 18 per cent. Clothing absorbs from 7.5 per cent to 15.5 per cent of the resources, the families of the lower grades being sadly under-clothed. Fuel and light require from 5 per cent to 8 per cent of expenditure, the proportion falling as earnings increase. After these outlays have been made to provide a bare existence, there remains 11 per cent to 27 per cent of the income for satisfying other wants and for

<sup>1</sup> *Charities and the Commons*, vol. xix, p. 1050.

saving. But when it is borne in mind that this item of sundries includes health, car fare, insurance, toilet, etc., it is perfectly evident that the standard of living must be low until the income reaches at least \$700. To illustrate this point, Table x will be useful. The 2567 families, whose records are there set forth, averaged 5.31 in size, \$827.19 in earnings, and \$768.54 in total expenditures. That the

TABLE X

DETAILED EXPENDITURES OF 2567 FAMILIES <sup>1</sup>

The amount of expenditure for each commodity is the average outlay of families having expenditures for that purpose.

<i>Object</i>	<i>Families having expenditure for given object</i>		<i>Average amount expended for given purpose</i>
	<i>No.</i>	<i>Per cent</i>	<i>Amount</i>
Rent	2076	80.87	\$122.92
Mortgage			
Principal	142	5.53	145.82
Interest	203	7.91	53.73
Fuel	2566	99.96	32.24
Lighting	2567	100.00	8.15
Clothing			
Husband	2519	98.13	34.38
Wife	2534	98.71	26.37
Children	2279	88.78	54.15
Taxes	881	34.32	16.86
Insurance			
Property	806	31.40	4.89
Life	1689	65.80	29.55
Organization			
Labor	944	36.77	10.52
Other	1123	43.75	11.84
Religion	2062	80.33	9.49
Charity	1311	51.07	4.68
Furniture	2170	84.53	31.13
Books and newspapers	2432	94.74	8.82
Amusements	1807	70.39	17.44
Liquors	1302	50.72	24.53
Tobacco	2033	79.20	13.80
Sickness and death	1969	76.70	26.78
Other purposes	2539	98.91	45.63
Total preceding per family			441.64
Food			326.90
Total			\$768.54

<sup>1</sup> 18th Annual Report of the Commissioner of Labor, pp. 497, 502, 503, 504, and 510.

mean expenditures of these families for books and newspapers should be only \$8.82, for clothing children only \$54.15 (often to be divided among three or four little ones), and for religion only \$9.49, seems clearly to indicate a low standard of living.

Finally, as the number of children in normal families increases, the income grows more inadequate to the physical needs of the household. Does it seem reasonable that from three fourths to nine tenths of a workingman's earnings should provide only the barest subsistence, and that much or most of the remaining quarter or tenth should be used in securing the requisites of mere physical efficiency?

In the detailed study of the life of American industrial workers that is to follow, attention will be directed first to unemployment, and then to incomes, which can be really understood only in the light of the facts about involuntary idleness. Next, the three fundamental wants, housing, food, and clothing, will be studied. After that, some space will be devoted to conditions of work and living, to intellectual and social life, and to the determination of what constitutes a living wage.



## CHAPTER III

### UNEMPLOYMENT

"IN Philadelphia, where 9672 men had been employed in certain industries in 1816, 7500 had been discharged in 1819. This city was not exceptional." <sup>1</sup> Probably nothing to-day rivals such wholesale unemployment, yet, in times of depression, there is always an "army of the out-of-work." During the panic of 1893, for instance, Carlos C. Closson, Jr., estimated that in sixty large American cities 523,080 workmen were unemployed. Bradstreet's returns revealed 581,956 idle laborers in these same municipalities, and placed the total unemployment in the 110 cities at 777,165.<sup>2</sup> Again, during the depression of 1907-08, 20,000, or 50 per cent of the coal-miners in the region about Pittsburg were unoccupied from December to July; two thirds of the iron molders earned nothing at their profession for a whole year, and 65 per cent of the carpenters suffered both reductions in wages and lack of work — a double hardship.<sup>3</sup> "From every class and occupation of labor came the answer of a year of only half or three fourths, or even one third of the time employed."<sup>4</sup> A canvass of 1416 tenement-house families by the district nurses in New York City divulged the fact that during the month of February, 1908, 24 per cent of the heads of these households could find nothing to do;<sup>5</sup> and Graham Taylor wrote that 37 per cent of the membership of the Amalgamated Society of Carpenters and Joiners throughout the country were receiving out-of-work benefits during this

<sup>1</sup> Brooks, *Social Unrest*, p. 82.

<sup>2</sup> *Quarterly Journal of Economics*, vol. viii, pp. 257, 260.

<sup>3</sup> *Charities and the Commons*, vol. xxi, p. 271.

<sup>4</sup> *Ibid.*, vol. xxi, p. 1050.

<sup>5</sup> *Ibid.*, vol. xix, p. 1637.

month, 17.5 per cent in June, and 9.6 per cent in September, 1908 — busy seasons for this trade. Yet these statistics do not show the total extent of the unemployment, for no allowance is made for those who having some resources, held the benefit privilege in reserve, and for others who, being in arrears for dues, were ineligible to enjoy it.<sup>1</sup> On the first of February, 1908, 50 per cent of the men in some of the building trades, and from 25 per cent to 30 per cent of those in the clothing trades were idle.<sup>2</sup> Although these figures relate to years of panic and, for the most part, to two cities where the effects of financial depression were exceptionally severe, they properly serve to call attention to the tremendous extent of unemployment as it visits certain communities from time to time.

The surprising truth that, even in prosperous times, "the curse of the American workingman is irregular employment,"<sup>3</sup> is evidenced by the meagre statistics available. For instance, in New York State on September 1, 1900, 31,339 organized laborers, or 13.3 per cent of the membership of the unions, were unoccupied. The persistence of enforced idleness year in and year out is shown in Table XI.

Clearly an average the year around of 9.3 per cent of the laborers unemployed is a serious matter. This problem may be viewed in a new light if lost time is considered.

Thus in periods of great industrial activity nearly 10 per cent of the unionists lost a month's work or more in each quarter of the year. But these workers are endowed with more or less skill, — what of the unskilled? It is said that the Italians in New York do not work an average of 5.5 months in the year.<sup>4</sup> In April, 1896, the Italians in Chi-

<sup>1</sup> *Charities and the Commons*, vol. xxi, p. 694.

<sup>2</sup> *Ibid.*, vol. xix, p. 1464.

<sup>3</sup> Adams and Sumner, *Labor Problems*, p. 170.

<sup>4</sup> *Economics of the Liquor Problem*, p. 226.

TABLE XI

NUMBER AND PROPORTION OF UNEMPLOYED WAGE-EARNERS <sup>1</sup>

Month	1909			Per cent idle							
	No. unions reporting	Membership	Members idle	1909	1908	1907	1906	1905	1904	1903	1902
January	192	88,604	25,904	29.3	36.9	21.5	15.0	22.5	25.8	20.5	20.9
February	192	89,396	23,727	26.5	37.5	20.1	15.3	19.4	21.6	17.8	18.7
March	192	90,619	20,836	23.0	37.5	18.3	11.6	19.2	27.1	17.6	17.3
April	192	89,039	18,042	20.3	33.9	10.1	7.3	11.8	17.0	17.3	15.3
May	192	89,241	15,228	17.1	32.2	10.5	7.0	8.3	15.9	20.2	14.0
June	192	89,227	15,503	17.4	30.2	8.1	6.3	9.1	13.7	23.1	14.5
July	190	89,551	12,459	13.9	26.8	8.5	7.6	8.0	14.8	17.8	15.6
August	190	90,429	10,799	11.9	24.6	12.1	5.8	7.2	13.7	15.4	7.1
September	190	90,783	13,171	14.5	24.6	12.3	6.3	5.9	12.0	9.4	6.3
October	190	91,247	12,468	13.7	23.1	18.5	6.9	5.6	10.8	11.7	11.2
November	190	91,977	12,206	13.3	21.5	22.0	7.6	6.1	11.1	16.4	14.3
December	190	91,162	18,791	20.6	28.0	32.7	15.4	11.1	19.6	23.1	22.2
Mean for year				18.5	29.7	16.2	9.3	11.2	16.9	17.5	14.8

<sup>1</sup> Annual Reports, Bureau of Labor Statistics, New York, and Department of Labor Bulletins.

TABLE XII

NUMBER AND PER CENT OF ORGANIZED NEW YORK WAGE-EARNERS WITHIN CERTAIN LIMITS OF EMPLOYMENT (MALES)<sup>1</sup>*First and Third Quarters of the Year**A. First Quarter*

Period of employment	Number of men	Per cent											
	(1910)	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	
1 mo. (1-29 days)	15,497	4.7	5.4	7.2	4.2	1.9	5.5	6.9	3.3	3.8	5.0	4.7	
2 mo. (30-59 days)	63,695	19.4	21.1	25.5	19.3	11.0	23.3	24.8	18.5	19.6	21.4	24.1	
3 mo. (60-79 days)	189,756	57.7	54.6	48.5	59.5	72.4	56.5	52.1	65.4	63.9	61.7	59.1	
Overtime (80 days+)	60,029	18.2	18.9	18.7	17.0	14.7	14.7	16.2	12.8	12.7	11.9	12.1	
	328,977												

*B. Third Quarter*

	(1909)											
1 mo. (1-29 days)	4,289	1.3	5.0	1.0	1.0	0.8	1.0	4.0	2.6	1.0	1.3	3.5
2 mo. (30-59 days)	43,891	13.7	24.5	11.8	11.8	9.8	7.8	15.3	16.5	15.0	17.2	22.7
3 mo. (60-79 days)	211,613	66.2	53.4	69.4	69.4	74.4	76.5	63.5	64.5	72.9	68.4	63.1
Overtime (80 days +)	59,961	18.8	17.1	17.8	17.8	15.0	14.7	17.2	16.4	11.1	13.1	10.7
	319,754											

<sup>1</sup> Annual Reports, Bureau of Labor Statistics, New York, and Department of Labor Bulletins.

cago were actually studied, and it was found that of 2663 wage-earners 1517, or 56.97 per cent, were idle an average of over seven months.<sup>1</sup> Not quite so startling are the results attained in 1893, shown in Table XIII.

TABLE XIII

UNEMPLOYMENT IN THE SLUMS OF FOUR CITIES, 1893 <sup>2</sup>

	<i>Total population of slum districts canvassed</i>	<i>Slum population unemployed</i>		<i>Months unemployed</i>	
		<i>Number</i>	<i>Per cent</i>	<i>Total</i>	<i>Average</i>
Baltimore	18,048	1564	8.67	<sup>3</sup> 5255	<sup>3</sup> 3.6
Chicago	19,748	3135	15.88	7327	3.1
New York	28,996	2615	9.02	6116	3.1
Philadelphia	17,060	2591	15.19	5132	2.9

When it is noted that these percentages of the unemployed are calculated on the basis of the entire population, a little more of the significance of this table will be grasped. Suppose a full half of the people to be wage-earners — surely a generous estimate — there would have been in Baltimore 17.34 per cent, in Chicago 31.76 per cent, in New York 18.04 per cent, and in Philadelphia 30.38 per cent of the bread-winners out of work an average of over three months — and this in a slum population, people who, having the smallest resources naturally suffer most when their earnings are curtailed.

The facts that in Kansas, in 1904, 184 workmen selected at random were employed an average of only 267.7 days;<sup>4</sup> that in Illinois, in 1886, 85,329 workmen were unoccupied an average of over 28 per cent of their time;<sup>5</sup> that in Indiana, in 1900, 408 men replying to inquiries by the state labor bureau reported an average idleness of 78 days;<sup>6</sup> and

<sup>1</sup> *Bulletin of the Department of Labor*, no. 13, p. 706.

<sup>2</sup> *7th Special Report of the United States Commissioner of Labor*, p. 66, and *ibid.*

<sup>3</sup> Not including those for whom reports were not made.

<sup>4</sup> *Kansas Bureau of Labor and Industry*, 1904, p. 330.

<sup>5</sup> *Journal of Political Economy*, vol. vi, p. 253.

<sup>6</sup> *Indiana Bureau of Statistics*, 1899-1900, p. 199.

that 260 days is an unusually fortunate year's work in the anthracite coal-mines,<sup>1</sup> — tend to confirm the conclusion that the evil of unemployment is widespread. It is possible, however, to find more general facts concerning enforced idleness. The 18th Annual Report of the United States Commissioner of Labor, to which reference has already been made, contains some valuable data on unemployment. Of the 24,402 heads of typical workmen's families throughout the United States, 12,154, or 49.8 per cent, were idle one week or more during the year; 9203, or 37.7 per cent, were unemployed four weeks or more; 6263, or 25.7 per cent, were unoccupied at least eight weeks; and 13.1 per cent could find work no more than three fourths of the time. The total labor time lost was 114,612 weeks, or 2240 years.<sup>2</sup> Supposing that every 25,000 male wage-earners in the United States lose 2240 years of work each twelve-month, the total annual loss of labor would be 2,120,000 years, or 30,000 seventy-year lives, there being some 23,000,000 such workers.<sup>3</sup> This may be an exaggeration of the truth, and yet the census figures themselves reveal facts sufficiently startling. Take Table XIV for an example.

TABLE XIV

UNEMPLOYMENT OF MALE WAGE-EARNERS <sup>4</sup>

	<i>Males 10 years of age and over engaged in gainful occupations</i>		
	<i>Total</i>	<i>Unemployed</i>	
		<i>Number</i>	<i>Per cent</i>
Agriculture	9,404,429	1,830,803	19.5
Professional	827,941	111,547	13.5
Domestic, personal	3,485,208	1,209,787	34.7
Trade, transportation	4,263,617	444,278	10.4
Manufacturing, mechanical	5,772,641	1,631,057	28.3
All occupations	23,753,836	5,227,472	22.0

<sup>1</sup> Adams and Sumner, *Labor Problem*, p. 164.

<sup>2</sup> These figures are calculated from the data given on p. 288 ff. of the 18th Annual Report of the United States Commissioner of Labor.

<sup>3</sup> 12th Census of the United States, 1900, "Occupations," p. ccxxvi.

<sup>4</sup> *Ibid.*, p. ccxxviii.



But these statistics have slight significance without some knowledge of the duration of this involuntary idleness. On this point the census data are rather unsatisfactory, and yet they furnish some aid as shown in Table xv.

TABLE XV

DURATION OF UNEMPLOYMENT OF MALES <sup>1</sup>

	1-3 months		4-6 months		7-12 months	
	Number	Per cent	Number	Per cent	Number	Per cent
Agriculture	956,554	52.3	729,476	39.8	144,773	7.9
Professional	47,679	42.7	44,294	39.7	19,574	17.6
Domestic, personal	562,981	46.5	510,424	42.2	136,382	11.3
Trade, transportation	215,082	48.4	158,606	35.7	70,590	15.9
Manufacturing, mechanical	810,840	49.7	626,746	38.4	193,471	11.9
All occupations	2,593,136	49.6	2,069,546	39.6	564,790	10.8

It appears, then, that 2,634,336, or 11.1 per cent of all males over ten years of age, who engaged in gainful occupations in the United States, were unemployed three months or more. It may be said that in general those persons idle from 1 to 13 weeks were unemployed an average of 6.12 weeks, those unemployed from 14 to 26 weeks lost 17.62 weeks apiece, and those out of work more than six months were idle about 28.51 weeks each.<sup>2</sup>

Applying these averages to the census figures gives:

$$\begin{aligned}
 2,593,136 \times 6.12 \text{ weeks} &= 15,869,992 \text{ weeks} \\
 2,069,546 \times 17.61 \text{ weeks} &= 36,444,705 \text{ weeks} \\
 564,790 \times 28.51 \text{ weeks} &= 16,102,163 \text{ weeks} \\
 &68,416,860 \text{ weeks}
 \end{aligned}$$

This amounts to 1,300,000 years of work annually lost in the United States, or an average of about 2.88 weeks for every male engaged in gainful occupation. Perhaps this does not seem a great misfortune; nevertheless, since it is true that the 22 per cent of American laborers who did

<sup>1</sup> 12th Census of the United States, 1900, "Occupations," p. ccxxxv.

<sup>2</sup> Calculated from the 18th Annual Report of the United States Bureau of Labor, pp. 288, 289.

actually suffer from lack of work probably found themselves without income an average of twelve weeks — three months — the fact cannot be escaped that unemployment is a frightful curse.

That by including persons who, like college professors, enjoy vacations, and old people who cannot work, these figures may exaggerate the evils of the conditions they portray, is readily granted; yet those few individuals who do take vacations would hardly call themselves unemployed; moreover, the fact that people are too old to labor does not make it easier for them to be unable to earn their bread and salt. If the objection is raised that many of these persons may have had secondary occupations, the reply is evident — the question asked for unemployment, not for unemployment at the primary occupation. At any rate, judging from the results obtained in an investigation in Massachusetts where only 4.55 per cent of the unemployed found other work, the subsidiary occupations cannot possibly furnish any considerable alleviation. The census statistics are, then, essentially true to the facts.

Is this great waste of productive power — this misery caused by the loss of wages, necessary? What are its causes?

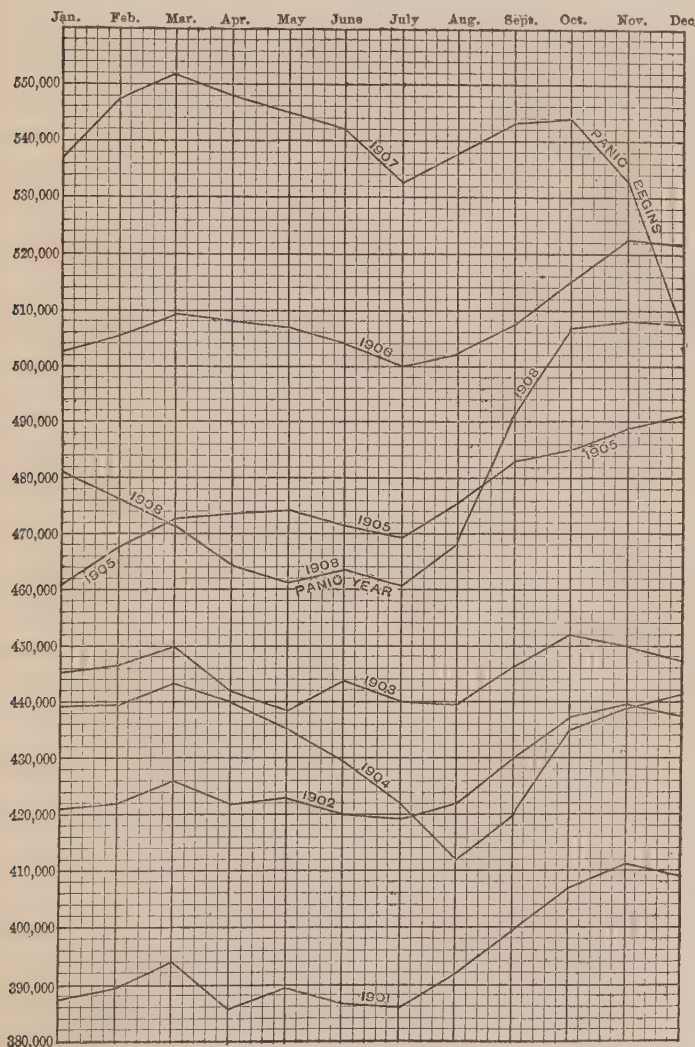
Mr. W. H. Beveridge,<sup>1</sup> believing that prosperity or business activity fluctuates in periods of seven to twelve years — as seems to be the case — holds that even in “good” times a reserve force of labor is needed. When the less active years come, as establishments produce less there are fewer men employed, this reserve is much increased, and it eventually becomes a surplus. Thus it is the necessity of a reserve labor force in good years that contributes largely to the misery of the poor years. The important truth in this generalization is confirmed by the figures already given in Table XI. Indeed it is but reasonable that a reserve should be needed to replace those who may be sick or otherwise temporarily withdrawn from industry.

<sup>1</sup> *Sociological Papers*, vol. iii, p. 323 ff.

# CHART IV

## MONTHLY VARIATION OF EMPLOYMENT IN MASSACHUSETTS

The report on manufactures of this state annually records the total number of persons employed each month of the previous year. These numbers are used in plotting the curves.



Professor Warner classifies the causes of unemployment thus:<sup>1</sup> "There are those who, being engaged for short periods only, have finished one job and not yet entered on another. Others belong to trades in which the volume of work fluctuates, because of seasonal changes, most commonly during a year, but sometimes during longer periods, as in ship-building trades, and sometimes during periods of less than a year. Still others are economically superfluous from too many learning such trades, from changes in trade processes, or from local shifting of industries." "Fourth, there are those who cannot get work because they are below the standard of efficiency usual in their trades."<sup>2</sup> An example of the second class is the fruit and vegetable canning industry, which, in 1904, employed help varying in number from 4739 in February to 132,828 in September.<sup>3</sup> This is an extreme case, and the hardship entailed by irregularity is probably small in comparison with the advantage to many persons of an opportunity to earn a little extra money. Canning, however, does illustrate the point. The regularity of a seasonal variation in employment for industry in general is well illustrated by Charts iv and v (pages 37 and 39) based on the experience of Massachusetts and New Jersey. It is interesting to note what a decided effect the beginning of the panic had upon these curves, causing an enormous drop in employment in the fall, and preventing the usual winter and spring rise. Coal-mining is an industry subject to great fluctuations,<sup>4</sup> little anthracite being produced during the winter because storing diminishes its lustre and selling value. The building trades,<sup>5</sup> agricultural laborers, glass-workers, and milliners, are other prime sufferers from this seasonal variation which may or may not be counterbalanced by high wages.

<sup>1</sup> Warner, *American Charities*, p. 256 (new edition).

<sup>2</sup> *Ibid.*, p. 179 (old edition).

<sup>3</sup> *Census of Manufactures*, 1905, vol. i, p. lxxx.

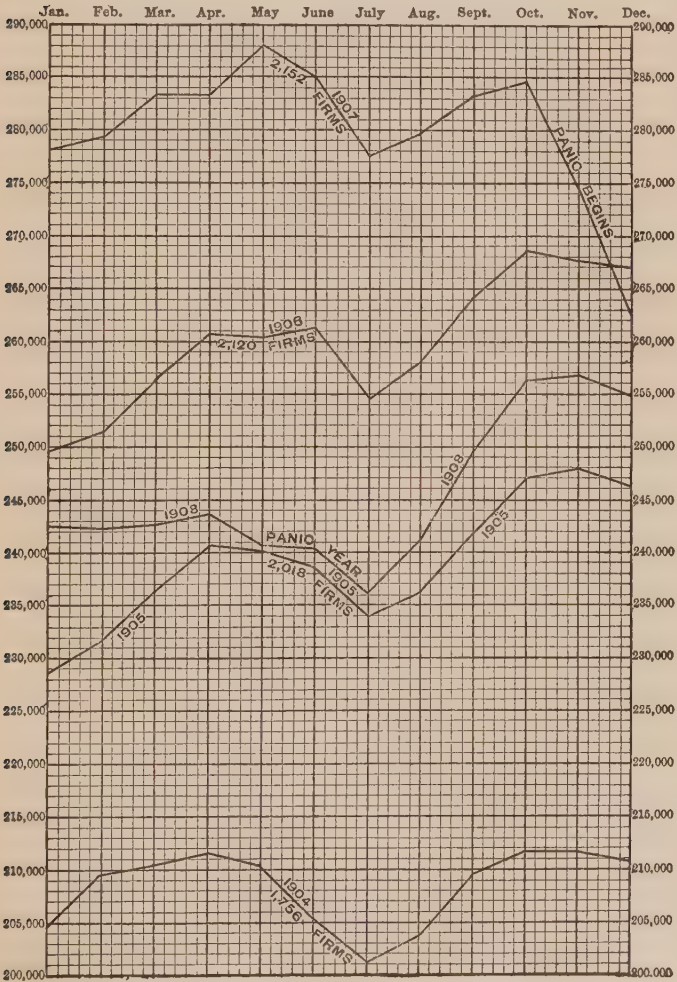
<sup>4</sup> *Report of the Industrial Commission*, vol. xix, p. 750.

<sup>5</sup> *New York Bureau of Labor Statistics*, 1906, p. xii.

# CHART V

## MONTHLY VARIATION OF EMPLOYMENT IN NEW JERSEY

The report on manufactures of this state annually records the total number of persons employed each month of the previous year. These numbers are used in plotting the curves. For 1908, 2127 firms reported.





Two other large facts here present themselves. It is generally asserted that the unskilled laborers are more liable to unemployment than the skilled. Such data as are available, though inconclusive, seem to indicate exactly the opposite. In the volume on "Occupations" of the Census of 1900, there is a table showing the percentage of persons<sup>1</sup> in each occupation unemployed for some part of the year. Among those having the greatest proportion of idleness are glass-workers, plasterers, masons, brick- and tile-makers, paper-hangers, laborers, miners and quarrymen, painters, glaziers and varnishers, carpenters and joiners, etc. The figures, therefore, do not show an excessive liability to lack of work among the unskilled. Undoubtedly, however, having lower wages, and therefore less adequate resources to fall back upon, there is greater suffering among the lower grades of workers when they are idle than among their more highly trained brothers. In this problem of the unskilled, one factor is especially prominent in the large Eastern cities. Immigration must have some influence in maintaining the surplus of these laborers. In this connection, however, the large relieving effect of emigration during the recent panic must not be forgotten. The introduction of new machinery, especially in periods of depression, causes at least temporary unemployment, even though the ultimate effect is more work.<sup>2</sup> Still another impersonal cause of enforced idleness must be mentioned — bad weather. This is particularly troublesome among the members of the building trades.

The factors so far mentioned are largely impersonal, but there are others more clearly connected with the individual workmen — accident, inebriety, old age, strikes, sickness, and vacations. Table xvi, which has been compiled from the statistics in the 18th Annual Report of the United

<sup>1</sup> *12th Census of the United States, "Occupations," 1900, p. cexxxii, and Charities and the Commons, vol. xxi, p. 271.*

<sup>2</sup> *Report of the Industrial Commission, vol. xix, p. 753.*



TABLE XVI

UNEMPLOYMENT OF HEADS OF FAMILIES BY MAIN CAUSE AND DURATION OF IDLENESS <sup>1</sup>

<i>Cause</i>	<i>1 week or more</i>	<i>4 weeks or more</i>	<i>8 weeks or more</i>	<i>13 weeks or more</i>	<i>Average weeks</i>	<i>Total weeks</i>	<i>Per cent men unemployed</i>	<i>Per cent weeks unemployed</i>
Accident	240	178	116	64	9.57	2296	1.97	1.99
Bad weather	361	324	235	107	10.21	3686	2.97	3.20
Drunkenness	43	41	34	28	18.88	812	.35	.71
Sickness	3763	2576	1559	820	8.80	39089	31.00	29.01
Old age and no work wanted	37	29	27	22	19.97	730	.30	.68
Establishments closed	601	442	307	157	8.66	5207	4.95	4.55
Slack work	1638	1374	983	283	9.80	16050	13.48	14.00
Unable to get work	4208	3748	2850	1403	11.03	46517	34.61	40.55
Lack of material	31	21	6	2	5.61	174	.25	.15
Strike	257	200	124	64	9.59	2462	2.12	2.06
Vacation	784	143	36	9	2.61	2013	6.44	1.72
Not reported	182	122	81	37	8.13	1480	1.50	1.30
Other	9	5	5	5	9.89	89	.06	.08
	<u>12154</u>	<u>9203</u>	<u>6363</u>	<u>3001</u>	<u>9.43</u>	<u>114605</u>	<u>100.</u>	<u>100.</u>

<sup>1</sup> Compiled from 18th Annual Report of the Commissioner of Labor, p. 290.

States Commissioner of Labor, shows the actual working of the various forces. The effect wrought by each cause is shown by the number of men whose employment it interrupts; but its real power for evil is better measured by the duration of the idleness which it entails. The former shows the extent of the suffering; the latter, its intensity. It will be noticed that industrial conditions caused from 53 per cent to 60 per cent of the idleness, bad weather, 2.5 per cent to 3.5 per cent, and sickness and accident about 31 per cent. Thus at least 85 per cent of the idleness was brought about by causes entirely beyond the control of the men. Strikes and vacations do not occasion 4 per cent of the loss of work.

These statistics were gathered from representative workmen throughout the United States, and are probably an accurate expression of general conditions. The statistics obtainable from the unionists in New York State show wide variations in the relative importance of causes,<sup>1</sup> but it should be borne in mind that the New York figures are for organized workmen only, and also include a large proportion of workers in the building trades. Conditions in Kansas<sup>2</sup> essentially confirm the government figures, but in adopting the general law, it must be remembered that its applicability to any particular locality is uncertain.

To be a curse, unemployment must have evil effects. It has been computed that it causes from 9 per cent to 47 per cent of pauperism<sup>3</sup> and thus entails a tremendous burden upon the country. Idle men are competitors for the positions of the employed; and so a period of great financial depression can often be utilized for such a lowering of wages as happened in Pittsburg during 1908, or even

<sup>1</sup> *New York Bureau of Labor Statistics*, 1906, xix.

<sup>2</sup> *Bureau of Labor and Industry, Kansas*, 1899, pp. 289 and 291.

<sup>3</sup> Warner, *American Charities*, chap. ii; *Report of the Industrial Commission*, vol. xix, p. 747.

for the breaking-up of unions.<sup>1</sup> Unemployment, moreover, has a tendency to deprive its victims of sufficient food; thus their efficiency for future work may be seriously impaired, or savings may be exhausted and debts incurred<sup>2</sup> which will be a handicap when prosperity returns. Again, there is a marked liability for idle men to become saloon or corner loafers, to fall into vice. Hardship and idleness corrupt the morals and the home. Perhaps it is true that "with the progress of industries greater regularity of employment is secured,"<sup>3</sup> yet while so many industries are over-capitalized in the sense that the proportion of business done rarely reaches 75 per cent of the capacity of the plants, no permanent solution of the problem of unemployment can be found.

<sup>1</sup> *Charities and the Commons*, vol. xxi, p. 271; Mitchell, *Organized Labor*, p. 173.

<sup>2</sup> *Bulletin of the Department of Labor*, no. 13, p. 707.

<sup>3</sup> Ely, *Yale Review*, vol. xi, p. 237.

## CHAPTER IV

### INCOMES

ALTHOUGH the theory of wages is beyond the scope of this essay, it is, perhaps, worth while to mention some of the influences that tend to differentiate compensation. The Census Bureau states them as follows:

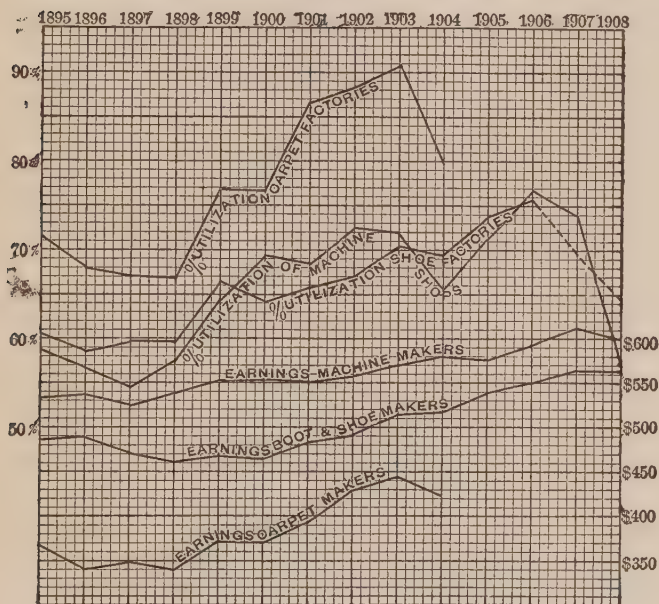
Supply of labor, including women and children able to displace men as operatives; trades unions; organizations of employers; industrial combinations; character of manufactures; degree of skill of the operative; conditions of business, whether prosperous or otherwise; number of days worked; laws regulating the employment of women and children; differences in methods and processes, and in the extent to which machinery can be used; character of machinery, whether demanding in its operation more or less of skilled labor than is required in hand processes; and urban or rural location of factories. An intimate acquaintance with the conditions surrounding each industry is required for the complete understanding and accurate discussion of the more important phases of the subject.<sup>1</sup>

According to the Austrian theory of value, wages depend in part upon the worth of the product. Beyond question this value of output determines a long-run upper limit of remuneration; yet in many occupations where the product is very valuable, the wages are not high, because the laborers could be easily replaced by others. Thus "the army of the unemployed," described in Chapter III, is engaged in a ceaseless campaign against high wages. On the other hand, workingmen fall into certain non-competing groups, the results of heredity, standards of living, and

<sup>1</sup> *Census Bulletin*, no. 93, p. 14.

## CHART VI

UTILIZATION OF PLANTS AND AVERAGE ANNUAL EARNINGS  
OF ALL EMPLOYEES, SELECTED INDUSTRIES, MASSACHU-  
SETTS



such monopolies as trades unions, which can restrict the number of apprentices and, therefore, the number of laborers in a given field. Thus those who are at work gain some degree of freedom from the rivalry of the idle. The introduction of new machinery may increase the earnings of the few at the expense of the many, or it may raise the remuneration of the many. However significant it may appear in theory, risk apparently is not of preponderate or practical importance in the actual fixing of wages; too many other elements are considered first, and every man hopes that he will be so fortunate as to escape disease or accident. Most girls would rather stand behind the counter at \$4 per week than enter "service" for \$20 a month in addition to a home and the usual perquisites of the "domestic." This preference involves two elements in the fixing of wages, the relative amount of pleasures or inconveniences attached to a given occupation, and the social position which it confers upon the worker. Other factors in determining comparative wages are the responsibility of the positions, educational prerequisites and the intensity of the required exertion.

As a matter of fact, the wages actually paid seem to be largely accidental. Just why one man is paid \$25 for laying bricks 44 hours a week, and another is given only \$12 for 60 hours of brick-making; why one man receives 40 cents an hour for spreading paint that another, equally skilled, compounds for 16 cents per hour, is not easy to explain on any theory of value.<sup>1</sup> Organization accounts largely for this difference — happy the trade that was early organized!

The Census Report mentioned difference of locality as a wage determinant, and it is interesting, in this connection, to note the figures in Table xvii, calculated from the 1906 Illinois Labor Report.

<sup>1</sup> *New Jersey Bureau of Labor Statistics*, 1907, pp. 207-208.



## CHART VII

### UTILIZATION OF PLANTS AND AVERAGE ANNUAL EARNINGS OF ALL EMPLOYEES, ALL INDUSTRIES, MASSACHUSETTS

Solid line represents the per cent of the productive capacity of all manufacturing plants actually utilized.

Dotted line represents average annual money wages of all employees.

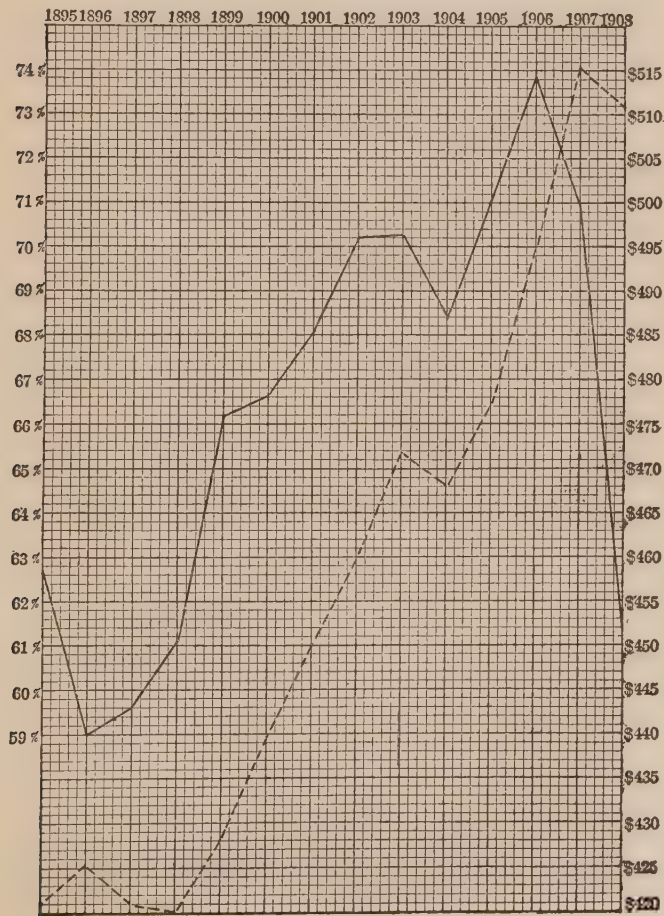


TABLE XVII

EFFECT OF SIZE OF CITY ON THE RATE OF PAY OF PERSONS ENGAGED IN  
MANUFACTURE <sup>1</sup>

	<i>Wage-earners</i>	<i>Average wages</i>
Chicago	191,844	\$623.00
Cities over 20 M population	231,964	618.00
Cities 8 to 20 M population	27,694	576.00
Remainder of the State	54,428	525.00

The facts in this table confirm the belief that the larger the city, the larger the average earnings, and possibly indicate that both the cost and the standard of living are lower in the smaller communities. Probably this is one of the several reasons for the exodus of factories from large to small cities.<sup>2</sup>

Another interesting fact, in connection with the practical determination of wages, is their dependence on general industrial prosperity as expressed in the fullness with which the productive power of manufacturing plants is utilized. This is illustrated by the curves in Charts VI to IX (pages 45, 47, 49, and 51), plotted from the statistics of the Massachusetts Bureau of Statistics of Labor.

In conclusion it may be well to point out that these curves as well as those in Chart X (page 53) show a constant increase of money earnings, except for the setback following the panic of 1907. This tendency is fully confirmed by the statistics of the United States Bureau of Labor; nevertheless retail prices of food are advancing so rapidly that, for the last decade, there has been no gain in the real wages of persons employed in manufacture. This is shown in Table XVIII (page 50), and graphically in Chart XI (page 55).

Probably one reason for the failure of real wages to

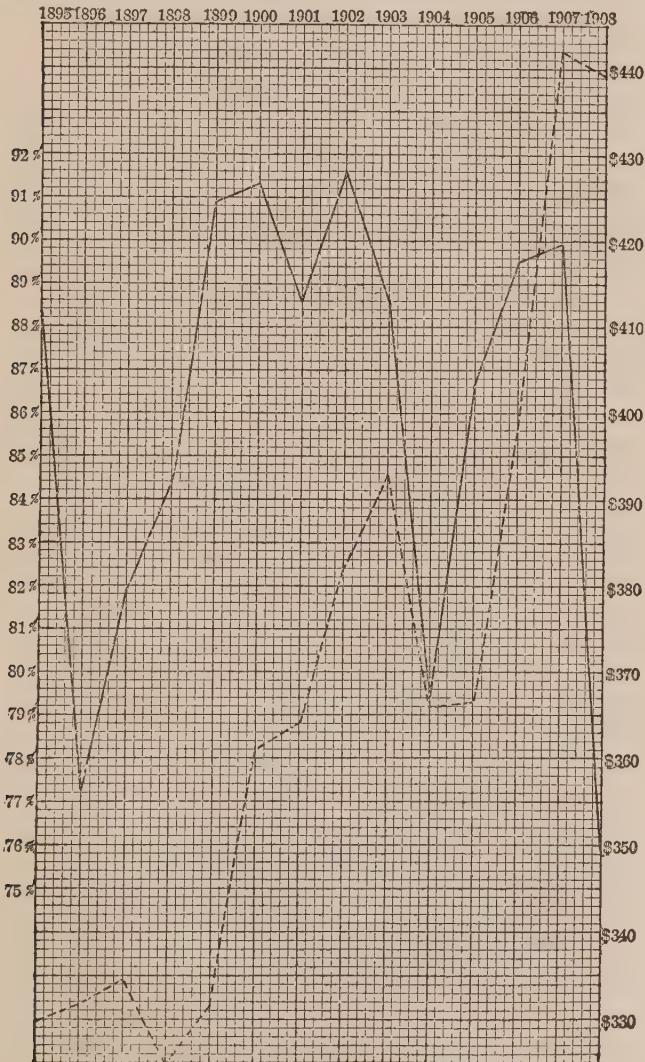
<sup>1</sup> Calculated from figures on pages 45, 69, 32 ff. of the *Illinois Report of the Bureau of Labor Statistics, Report for 1906*.

<sup>2</sup> See article by A. F. Webber, *Annals of the American Academy*, vol. **xxiii**, p. 223 ff.

# CHART VIII

## UTILIZATION OF PLANTS AND AVERAGE ANNUAL EARNINGS OF ALL EMPLOYEES IN COTTON MANUFACTURES, MASSACHUSETTS

Solid line represents the per cent of the productive capacity of all manufacturing plants actually utilized.  
Dotted line represents average annual money wages of all employees.



increase is to be found in the fact that less skill is involved in many of the manufacturing occupations, and that the unskilled workers are, with or without the aid of machinery, accomplishing more intricate tasks. Thus there is a leveling process from both ends, and wages tend to seek an uniform level. Undoubtedly the unskilled enjoy almost the entire advantage in this change.<sup>2</sup>

TABLE XVIII

RELATIVE WAGES AND PRICES <sup>1</sup>

(Relative numbers computed on basis of average for 1890-1899 equal to 100.0)

Year	Employees	Hours per week	Wages per hour	Full-time weekly earnings per employee	Retail prices of food weighted according to family consumption	Purchasing power measured by retail prices of food, of	
						Hourly wages	Full-time weekly earnings per employee
1890	94.8	100.7	100.3	101.0	102.4	97.9	98.6
1891	97.3	100.5	100.3	100.8	103.8	96.6	97.1
1892	99.2	100.5	100.8	101.3	101.9	98.9	99.4
1893	99.4	100.3	100.9	101.2	104.4	96.6	96.9
1894	94.1	99.8	97.9	97.7	99.7	98.2	98.0
1895	96.4	100.1	98.3	98.4	97.8	100.5	100.6
1896	98.6	99.8	99.7	99.5	95.5	104.4	104.2
1897	100.9	99.6	99.6	99.2	96.3	103.4	103.0
1898	106.4	99.7	100.2	99.9	98.7	101.5	101.2
1899	112.1	99.2	102.0	101.2	99.5	102.5	101.7
1900	115.6	98.7	105.5	104.1	101.1	104.4	103.0
1901	119.1	98.1	108.0	105.9	105.2	102.7	100.7
1902	123.6	97.3	112.2	109.2	110.9	101.2	98.5
1903	126.5	96.6	116.3	112.3	110.3	105.4	101.8
1904	125.7	95.9	117.0	112.2	111.7	104.7	100.4
1905	133.6	95.9	118.9	114.0	112.4	105.8	101.4
1906	142.9	95.4	124.2	118.5	115.7	107.3	102.4
1907	144.4	95.0	128.8	122.4	120.6	106.8	101.5

But what are the actual conditions?

The Census of 1900 showed that there were 22,489,425 men, 4,833,630 women, and 1,264,411 boys and 485,767 girls (under 16) engaged in gainful occupations in the United States.<sup>3</sup> This mighty army of workers supports

<sup>1</sup> *Bulletin of the Bureau of Labor*, no. 77, 1908, p. 7.

<sup>2</sup> See article *A. A. A.*, vol. xxiv, pp. 300 ff.

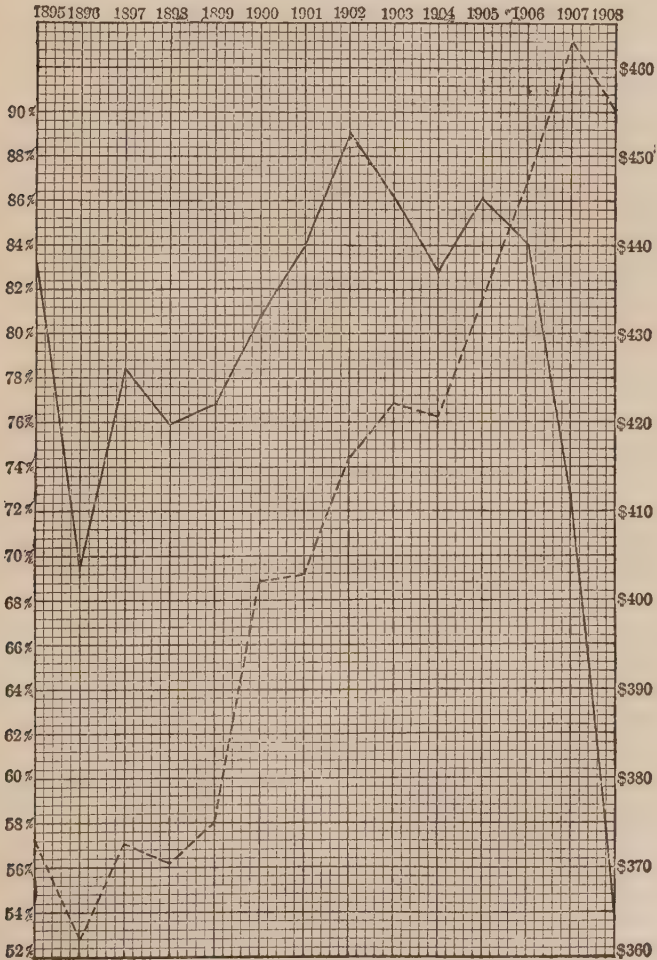
<sup>3</sup> *Census Occupations*, p. cxxxii.

# CHART IX

## UTILIZATION OF PLANTS AND AVERAGE ANNUAL EARNINGS OF ALL EMPLOYEES IN WOOLEN MANUFACTURES, MASSACHUSETTS

Solid line represents the per cent of the productive capacity of all manufacturing plants actually utilized.

Dotted line represents average annual money wages of all employees.





15,963,965 private families.<sup>1</sup> As there are only 13,150,671 married men at work, 2,813,294 of these private families — 18 per cent of them — could not possibly have been supported by their natural heads. There was an average of 1.82 bread-winners to the family whose mean size was 4.6. However, the number of married women who are at work is comparatively small, 769,477, or 15 per cent, of the female wage-earners. It is a delightful truth that in nearly all communities the mother is, as far as possible, spared the hardships of industrial toil. The evils of child labor, especially in manufacturing, are so well known that they need no elaboration here. In the broad view, the labor of children is as disastrous and as dishonest an industrial policy as paying dividends out of capital or issuing bonds to meet a regularly recurring deficit in current transactions. Furthermore, child labor undoubtedly so lowers the wages of men that, in general, the total family income in industries employing children is less than the earnings of the father alone in other industries.<sup>2</sup>

Passing over, then, the question of child labor, the women in industry demand some attention. Women are impelled to seek employment by two motives — the necessity of supporting themselves or others, and the desire for pin-money.<sup>3</sup> Employers engage women because they are “adaptable, reliable, easily controlled, temperate, easily secured, neat, rapid, industrious, careful, polite, little prone to strike, and apt to learn.” In all these particulars, it is said, women are preferable to men. Their points of superiority may be expressed in two words, “cheapness” and “docility.” That it is cheaper to employ women than men is abundantly proven by the fact that, when they are on an equality with men in point of efficiency, though the women are given higher pay in 16.5 per cent of the cases

<sup>1</sup> Abstract from *Twelfth Census of the United States*, 1900, p. 27.

<sup>2</sup> Mitchell, *Organized Labor*, p. 140.

<sup>3</sup> *Massachusetts Bureau of Statistics of Labor*, 1902, p. 245.



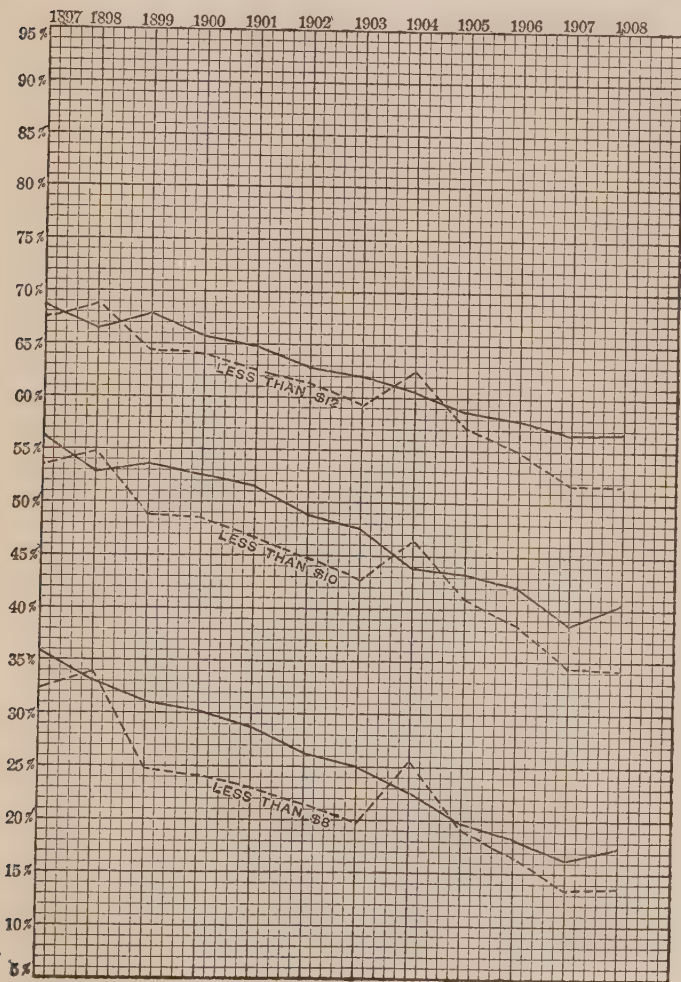
# CHART X

## PROGRESS OF WAGES IN MANUFACTURING INDUSTRIES IN MASSACHUSETTS AND NEW JERSEY

The chart is based on data in the Annual Reports of the Labor Bureaus of Massachusetts and New Jersey.

Solid lines show percentage of adult male wage-earners earning less than specified sum per week in New Jersey.

Dotted lines show percentage of adult male wage-earners earning less than specified sum per week in Massachusetts.



and equal remuneration in 7.3 per cent, they are less generously compensated by 76.2 per cent of their employers.<sup>1</sup> The reasons for the low wages of women are patent. They lack in efficiency; physically, women cannot work as hard or as long as men, and, probably, they are more often ill; they frequently work on products of little value, partly, no doubt, because the attitude of men keeps them from more remunerative tasks; and they seem to be lacking in skill, resource, or initiative. Moreover, the very nature of their intellectual processes keeps their wages down — they are not apt for organization, but are more submissive than men. The potential competition of the large number of women who might be tempted from the home into industry by higher wages is a factor of no mean importance. Again, women can live on a lower minimum wage than men, because they need less food, and because their earnings — especially the pay of those who work for luxuries or for the mere pleasure of doing something — are often subsidized. But perhaps the greatest fact, in that it embraces many of those already enumerated, is the generally realized expectation of most women that they will not work long, but will soon marry.<sup>2</sup> They do not fully exert themselves.

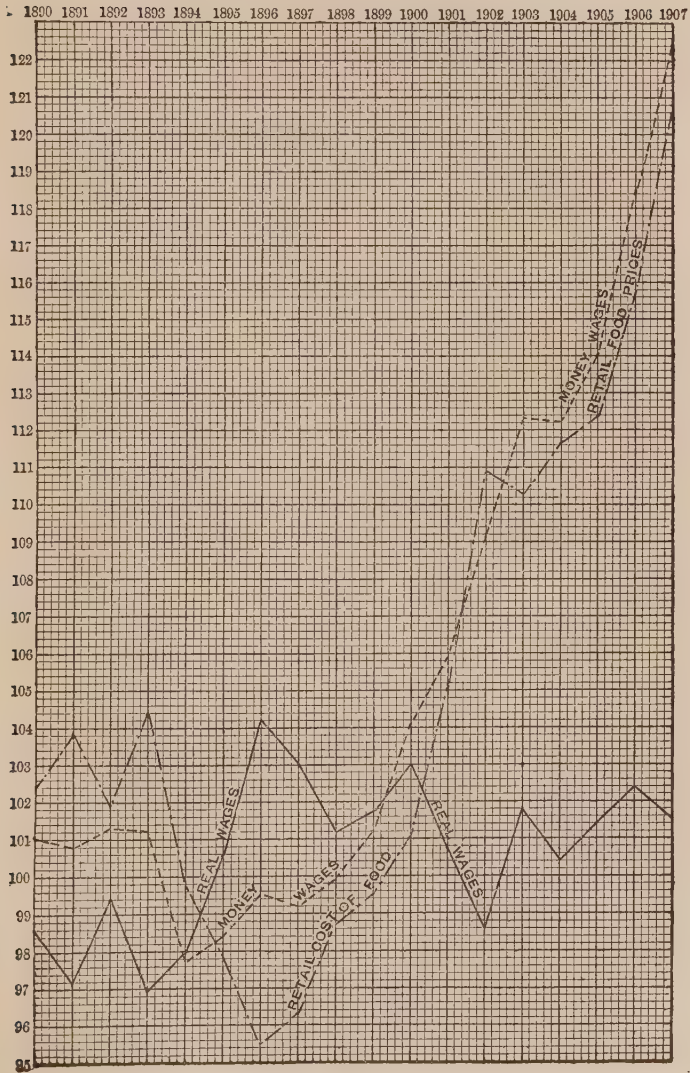
It is often held that the entrance of women upon the field of industrial labor is beneficial to society in that it allows men to work at other things and thus increases the total amount of production; but, in the light of the statistics of unemployment presented in the preceding chapter, it is probable that the competition of women does actually displace men or, at least, reduces their wages, especially in the textile trades. That industrial labor makes woman a more efficient administrator in the home or gives her a

<sup>1</sup> *11th Annual Report of the Commissioner of Labor*, p. 30.

<sup>2</sup> E. A. Filene, *A. A. A.*, vol. xxvii, p. 616. One half the women in the cotton industry at the ages of 18 to 21 leave before their twenty-fifth birthdays — the majority to become wives. *The Survey*, vol. xxiv, p. 652. (Quoting unpublished federal "Report on the Cotton Textile Industry.")

# CHART XI

Full-time weekly earnings — — — — —  
 Retail prices of food — . — . — . — .  
 Purchasing power full-time weekly wages — — — — —



useful way of passing time is more than doubtful; domestic economy can be learned only by practice; if repeating one or two manual motions day in and day out teaches the value of cleanliness, child psychology, or the art of cooking, wage-earning by prospective mothers benefits the home.

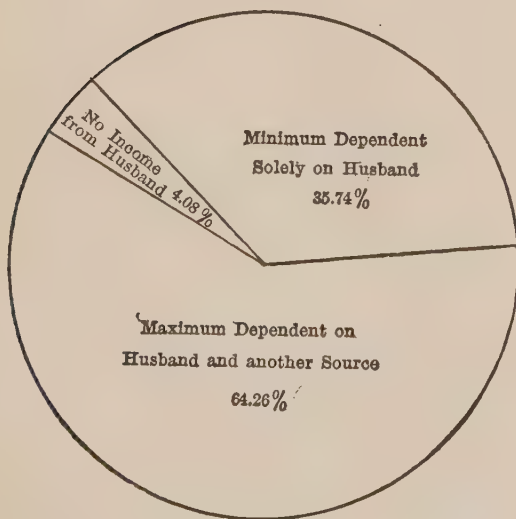
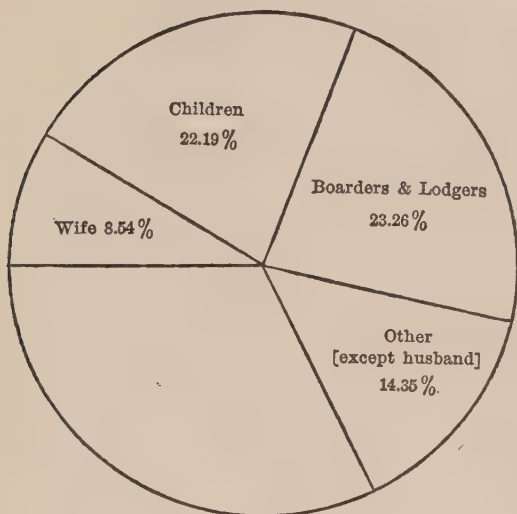
In contrast to these possible advantages of the labor of women, there are certain positive evils. In writing of the 188,578 girls in Pennsylvania factories, Dr. Peter Roberts says, "The textile industries are not self-supporting. We are safe in saying that 50 per cent of all the employees in these industries expend an amount of energy which the wages do not replace."<sup>1</sup> He further accuses these industries of something far worse — dissipating the energy of succeeding generations. Here are two distinct evil results of the industrial employment of women, lower wages of men, and physical deterioration of the race. Who can watch the crowds of women entering the factories without observing the effects — unending weariness, stooped shoulders, sallow complexions?<sup>2</sup> It is even said that this work of women induces irregular habits, and is a large cause of sterility. Substantially all the arguments urged against child labor apply with equal force to the toil of women. The Wisconsin Bureau of Labor Report aptly sums up the situation in these words:

Unless we change the present demoralizing condition, we will continue to see women, worn out by the work of their youth, unable to do their part in making happy and successful homes. Their children, if not given better opportunities, go through the same course and keep up the circle of vicious inefficiency.<sup>3</sup>

The object of this chapter, however is not to furnish an argument against the labor of women, but to find what incomes are actually enjoyed by industrial families.

<sup>1</sup> *A. A. A.*, vol. xxiii, p. 442 (1904).      <sup>2</sup> See *The Woman Who Toils*.

<sup>3</sup> *13th Biennial Report of the Bureau of Labor and Industrial Statistics of Wisconsin*, quoted in *Bulletin of the Bureau of Labor*, no. 88, p. 852.

PER CENT OF FAMILIES HAVING INCOME FROM  
VARIOUS SOURCES



Though both women and children form an important part of the present labor force, men are the great providers, and it is they who merit most thorough attention. Among the 25,440 families canvassed in the 18th Annual Report of the United States Commissioner of Labor, 99.28 per cent of the husbands were at work, .57 per cent were invalids, and .15 per cent idle, but only 8.68 per cent of the wives contributed to the income.<sup>1</sup> Table XIX shows the sources of the incomes enjoyed by these families.

TABLE XIX <sup>2</sup>

## SOURCES OF FAMILY INCOME

<i>Source of income</i>	<i>Per cent of families having income from specified source</i>
Wife	8.54
Children	22.19
Boarders and Lodgers	23.26
Other sources (except husband)	14.35
Total	68.34
Less families having no husband	4.08
Largest possible per cent of families having income from husband and one other source	64.26
Smallest possible per cent of families dependent solely on husband for support	35.74

In this table it appears that at least 35.74 per cent of the families must have been dependent on the father alone for support. It is highly probable that in many families income was received both from the earnings of the children and from boarders or lodgers. Therefore it is entirely safe to say that fathers bore the entire financial burdens of more than 35.74 per cent of these households. This conclusion is confirmed by the data in Table xx. In 1890 the United States Department of Labor studied the family life of the employees in the cotton, woollen, and glass industries. From their results it is calculated that the father was the only bread-winner in 23.1 per cent of

<sup>1</sup> 18th Annual Report of the Commissioner of Labor, p. 236.

<sup>2</sup> *Ibid.*, p. 362.



TABLE XX

EXACT SOURCES OF INCOME OF FAMILIES DEPENDENT ON THREE INDUSTRIES IN 1890 <sup>1</sup>

Source of income	Cotton		Woolen		Glass		All	
	No. F. <sup>2</sup>	% F.	No. F.	% F.	No. F.	% F.	No. F.	% F.
Husband	496	23.1	452	49.6	818	64.1	1766	40.6
“ and wife	170	8.0	54	5.9	19	1.5	243	4.5
“ and children	483	22.6	127	13.9	144	11.3	754	17.4
“ and other sources	316	14.8	137	15.0	213	16.7	666	15.4
“ wife and children	41	1.9	8	.9	3	.2	52	1.2
“ children and other	359	16.8	81	8.9	69	5.4	509	11.7
“ wife and other	52	2.4	7	.8	3	.2	62	1.4
“ wife, children and other	15	.1	2	.2	2	.2	19	.4
Total families in any wise dependent on husband	1932	89.7	868	95.2	1271	99.6	4071	92.6
Total families dependent on industry	2132		911		1276		4319	

all families dependent on the cotton industry, 49.6 per cent on the woolen, and 64.1 per cent on the glass (including fatherless families). As these are all industries in which women and children are largely employed, it may be concluded that the father is the sole support in at least 45 per cent of families. Uncertain as the average is, it deserves respectful consideration, for Dr. Chapin found that 46.8 per cent of the families included in his study were so supported.

According to the Census of Manufactures, the 4,244,538 men engaged in manufacturing, in 1905, received an average income of \$533.93.<sup>3</sup> In Montana, in 1900, the mean earnings of the 9718 industrial workmen who reported

<sup>1</sup> Based on figures in *7th Annual Report of the Commissioner of Labor*, 1891, vol. ii, part iii, pp. 1735-1770.

<sup>2</sup> F = families.

<sup>3</sup> *Census of Manufactures*, 1905, vol. i, p. lxxi (calculated).

were \$807; in North Dakota, 2168 men averaged \$535; Minnesota recorded 66,889 workmen at an average of \$492; and Wisconsin 120,131, averaging \$449.<sup>1</sup> Adams and Sumner say that one half the male city factory operatives earn less than \$480 a year.<sup>2</sup> But before attempting to fix the typical wages for the industrial workers, it may be well to glance at some of the larger businesses.

A great deal of capital is invested in steam railroads. What can be said of the income of their employees — the men who annually make such a sacrifice of life and suffering to the cause of material progress? In 1908, the New Jersey roads employed some 42,514 men at an average annual wage of \$657.22.<sup>3</sup> Assuming that in this profession the same proportion of men are employed at \$10, or less, per week as in other industries in which the average annual remuneration is about the same, 11,400 of these men received less for their year's work than \$520. In Indiana during 1906, 1870 conductors earned an average of \$1084.93; 2287 engineers, of \$1284.69; 4408 station men, of \$508.37; and 88,967 trackmen, of \$378.93.<sup>4</sup> In Maine the mean earnings of railway hands, including all save officers, was \$559.15.<sup>5</sup> Of 13,796 railway men in North Carolina, in 1905, 11,295 were employed in occupations where the average pay was less than \$1.62 per day, or \$500 per year.<sup>6</sup> There are over three hundred thousand track laborers in the United States,<sup>7</sup> whose wages vary from an average of \$1.50 in New England to \$1.03 in the Southeast. They are mostly foreigners, and, in view of their liability to unemployment, it is doubtful if many of them earn \$450 per annum. In 1908 the railroads of the United States employed 61,215 firemen at an average per diem

<sup>1</sup> *Journal of Political Economy*, vol. xi, pp. 107 and 104.

<sup>2</sup> Adams and Sumner, *The Labor Problem*, p. 159.

<sup>3</sup> *New Jersey Bureau of Statistics of Labor and Industries*, 1907, p. 133.

<sup>4</sup> *Bulletin of the Bureau of Labor*, no. 72, p. 588.

<sup>5</sup> *Ibid.*, no. 74, p. 174 (calculated).

<sup>6</sup> *Ibid.*, no. 68, p. 147 (calculated).

<sup>7</sup> *Ibid.*, no. 72, p. 434.

compensation of \$2.64; 57,668 enginemen at \$4.45; 43,322 conductors at \$3.81; 114,580 other trainmen at \$2.60; 41,419 section foremen at \$1.95; 299,448 other trackmen at \$1.45; and 46,221 switch tenders and crossing watchmen at \$1.78.<sup>1</sup> The pay of general officers usually continues during their illness or vacation; that of the other help, more numerous but less highly compensated, ceases during unemployment, whatever the cause.

Closely associated with the railroads are the coal-mines. The average earnings of Michigan coal-miners in 1908 was \$720.<sup>2</sup> The 30,742 Illinois miners in 1906, though their mean daily wages were \$2.54, worked only 189.6 days and earned but \$480.32.<sup>3</sup> Ohio miners, of whom there were 38,671 in 1904, fared slightly better, earning on the average \$496.60.<sup>4</sup> The Indiana returns for 1903 show all grades of mean earnings, from pumpmen who worked 365 days at \$2.20, and foremen who received \$975 per year each, to trappers working 215 days at \$1.13.<sup>5</sup> Less than \$500 was earned by 46.5 per cent and between \$500 and \$600 by 24.24 per cent of the Illinois miners in 1904.<sup>6</sup> In 1908, the anthracite miners in Pennsylvania enjoyed an average income of \$673.34; they numbered 43,482, but the average remuneration of all the 176,377 employees was \$496.13. Bituminous workers were less fortunate that year, miners averaging \$447, and all employees, \$458.29.<sup>7</sup> The year previous, however, bituminous pay was better, and the average compensation of all bituminous workers was \$546.96, but this was unusual.<sup>8</sup> Dr. Peter Roberts, in the first chapter of his "Anthracite Coal Communities," writes

<sup>1</sup> *Interstate Commerce Commission, Statistics of Railroads, 1908*, pp. 41 and 47.

<sup>2</sup> *Michigan Bureau of Labor and Industrial Statistics, 1909*, p. 402.

<sup>3</sup> *Illinois Coal Report, 1906*, p. 93.

<sup>4</sup> *Bulletin of the Bureau of Labor*, no. 62, p. 295.

<sup>5</sup> *Ibid.*, no. 71, p. 330.

<sup>6</sup> *Illinois Bureau of Labor Statistics, 1904*, p. 150.

<sup>7</sup> *Bulletin of the Bureau of Labor*, no. 88, p. 845.

<sup>8</sup> *Ibid.*, no. 75, p. 605.

that 143,820 employees, representing families comprising 450,000 individuals, are engaged in anthracite mining. Although the average household consists of four or five members, the contract miners, 25 per cent of all, receive about \$600 apiece, while other adult workers, at least 60 per cent of all, earn only \$450 each.<sup>1</sup>

The clothing trade need not be treated at such length. In 30 Maine clothing factories in 1905, 234 men received wages averaging \$10.82 per week; 1078 women earned a mean weekly wage of \$6.78.<sup>2</sup> In 1894, the yearly remuneration of the garment-makers in New York ranged from \$249.94 for knee-pants-makers to \$402 for cap-makers; and the male machine operators and handworkers of Chicago earned, on the average, \$430 and \$325, respectively, the average recompense of all male workers in the cloak-making trades being \$330.42.<sup>3</sup> But these figures must not be considered of great general importance.

The organized laborers in New York City are, perhaps, better off in respect to wages than any other large class of workers. In 1905 the mean earnings of men was \$815.<sup>4</sup> In 1906 their average income in the first and third quarters of the year was \$437.62, or a rate which is equivalent to \$875 per annum.<sup>5</sup> In the first quarter of 1904, 7.5 per cent earned under \$75, 27.5 per cent between \$75 and \$149, 41.7 per cent between \$150 and \$225, and 23.3 per cent over \$225.<sup>6</sup> In the third quarter of that year even more enjoyed the higher incomes. There are now about 400,000 men in these trades unions.

Recently arrived immigrants have varying fortune in the wages that they receive. Many Italians, Poles and Lithuanians work twelve hours a day in Pittsburg for \$1.65 to

<sup>1</sup> *Anthracite Coal Communities*, p. 346.

<sup>2</sup> *Maine, 19th Annual Report*, p. 100.

<sup>3</sup> *Eaton, American Statistical Association*, vol. iv, pp. 141 to 174.

<sup>4</sup> *New York Bureau of Labor Statistics*, 1905, p. cxlviii.

<sup>5</sup> *Bulletin of the Bureau of Labor*, no. 75, p. 598.

<sup>6</sup> *New York Bureau of Labor Statistics*, 1904, p. lv.

\$1.98. Some Croatians have even offered their labor for \$1.20 daily, and Italians and Slovaks have been actually hired at \$.90; on the other hand, some earn as high as \$70 in two weeks.<sup>1</sup> In 1905, a New York City firm employed 500 Sicilians at \$1.75 a day, and the padrone agencies found in the Northern States positions for 12,536 Italians at not more than \$1.50.<sup>2</sup> The average wages for Italians that year, employed through these agencies, was \$1.46; Slavs and Hungarians commanded the same sum, and other nationalities fell to \$1.41 per day.<sup>3</sup>

Among textile operatives wages reach a low ebb. In 1900 the average earnings of male cotton operatives was \$405.69 in Massachusetts, \$243.34 in Georgia, \$216.39 in North Carolina, and \$207.58 in South Carolina. The 9679 New Hampshire men who worked in cotton factories in 1906 earned an average of \$417.31.<sup>4</sup> In the four Southern States above mentioned the regular pay of men seems never to surpass \$10.50 per week, even for bosses; \$7 is high, and some men actually work six days for \$4.20. The average earnings of the 145,718 adult male cotton operatives enumerated in the Census of Manufactures was \$358, varying from \$522 in Pennsylvania to \$283 in Georgia. Men in the woolen mills received a little more, \$447, and silk afforded even greater remuneration, \$472 per year; but there are only 27,037 men working in the silk mills and 44,452 in the woolen. At boot- and shoe-making 95,257 men were able to secure a mean income of \$528.<sup>5</sup>

These averages, however, do not tell the whole story. It is important to know how many men are employed at each wage rate. Mr. A. E. James calculated from the Dewey Report<sup>6</sup> that 19.64 per cent of the adult male factory

<sup>1</sup> *Charities and the Commons*, vol. xxi, pp. 538-39.

<sup>2</sup> *Bulletin of the Bureau of Labor*, no. 72, pp. 461, 427, etc. (calculated).

<sup>3</sup> *Ibid.*, no. 72, p. 426.

<sup>4</sup> *Bulletin of the Bureau of Labor*, no. 71, p. 338 (calculated).

<sup>5</sup> *Census of Manufactures*, vol. iii, pp. 48, 138, 181, 246 (calculated).

<sup>6</sup> *12th Census, Special Report on Employees and Wages*.



operatives receive less than \$8, 42.61 per cent less than \$10, and 59.26 per cent less than \$12 per week.<sup>1</sup> He also says that there seems to be a mode or fashion in wages. There are large groups paid \$12 and \$9 per week. In fact, he says, "the typical male American factory worker may perhaps be said to be shown by the Dewey Report to be the man who receives \$1.50 a day."<sup>2</sup> In the Appendix will be found some tables grouping wage-earners and constructed on a cumulative plan.

TABLE XXI

PER CENT OF THE ADULT MALES ENGAGED IN MANUFACTURING, WHO RECEIVED LESS THAN \$3, \$6, \$9, \$12 OR \$15 PER WEEK IN SPECIFIED STATE AND YEAR

	Year	Under \$3	Under \$6	Under \$9	Under \$12	Under \$15
California						
1. San Francisco	1906 <sup>3</sup>	.29	4.43	19.40	63.40	79.35
2. Small cities	1906	.11	8.47	20.92	39.23	58.55
New Jersey	1906	.57	8.28	27.03	57.49	73.70
Missouri	1904		6.97	19.50 <sup>4</sup>	58.05	77.17
Illinois	1904			21.76	31.15	
Massachusetts	1906	.54	4.16	25.35	55.12	75.02
Wisconsin	1904		7.20	23.99	67.95	85.48

Table XXI shows the percentage of wage-earners for California cities, and the percentage of adult males engaged in manufacture in five other states, who earn less than \$3, less than \$6, less than \$9, less than \$12, and less than \$15 per week. Considering the wide variety of location and of industry in these states, there is a re-

<sup>1</sup> *American Statistical Association*, vol. x, p. 332 ff.

<sup>2</sup> *Ibid.*, p. 340.

<sup>3</sup> All employees (includes women and children and is not confined to factories).

<sup>4</sup> Interpolated — \$6-\$8 equals 10.12 per cent; \$8-\$10, 18.92 per cent. See *California Bureau of Labor Statistics, 12th Biennial Report*, p. 88 ff.; *New Jersey Bureau of Statistics, 1907*, p. 118; *27th Annual Report, Missouri Bureau of Labor Statistics and Inspection*, p. 181 ff; *Illinois Bureau of Labor Statistics, 1904*, p. 113; *Massachusetts Bureau of Statistics of Labor, 1907*, p. 360; *Wisconsin Bureau of Labor Statistics, 1904*, p. 294. (References are for data from which this table was compiled.)



markable similarity in the figures. About half of one per cent earn less than \$6; 19 per cent to 27 per cent earn less than \$9. This is really appalling. If, as is perfectly justifiable in the light of Chapter III, an allowance of two weeks is made for unemployment, one fourth of the full-grown men in next to the most important branch of American economic life earn less than \$450 a year, and over half — well up toward 60 per cent — receive less than \$600. The course of wages in Massachusetts and New Jersey, as shown by the proportionate membership of various wage groups, for a series of years, has already been traced in the curves of Chart x (page 53),<sup>1</sup> wherein it appears that although Massachusetts had a setback in 1904, due, probably, in part to a change of basis for the data, there is in progress a constant improvement.

The most satisfactory wage statistics, however, are those published as Bulletin no. 93 of the permanent Census Bureau. In 1904, an investigation was made of 123,703, or 62.9 per cent, of the manufacturing establishments, and 3,297,819, or 47 per cent, of the wage-earners employed during the busy week.<sup>2</sup> The crowning achievement of this investigation was the schedule copied as Table xxii in this essay.

Assuming fifty weeks as the normal working year, this table shows 92,535 grown men earning less than \$3 per week, or \$150 per year; 338,635 receiving less than \$5 weekly, or \$250 annually; 1,116,199 paid no more than \$8 a week, or \$400 per annum; 2,009,914 who are compensated at less than \$10 per week, or \$500 yearly; and 2,664,349 who are not considered worth more than \$12 a week, or \$600 a year, to their employers. To these can be added at least half a million coal-miners and railroad hands, with the result that in manufacture, transportation, and mining over three million men, about half of whom bear the entire burden of supporting their families, are

<sup>1</sup> See Appendices A and B.

<sup>2</sup> *Census Bulletin*, no. 93, p. 10.

TABLE XXII

ESTIMATED DISTRIBUTION BY WEEKLY EARNINGS OF AVERAGE NUMBER OF ALL WAGE-EARNERS, AND MEN, WOMEN, AND CHILDREN, 1905 <sup>1</sup>

Weekly earnings	All Wage-earners			Men 16 years and over		
	Number	Percentage in groups	Cumulative percentage	Number	Percentage in groups	Cumulative percentage
Less than \$3	225,793	4.1	100.0	92,535	2.2	100.0
\$3 to \$4	264,626	4.8	95.9	96,569	2.3	97.8
4 to 5	340,113	6.2	91.1	149,531	3.5	95.5
5 to 6	363,693	6.7	84.9	177,550	4.2	92.0
6 to 7	454,285	8.3	78.2	272,288	6.4	87.8
7 to 8	453,203	8.3	69.9	327,726	7.7	81.4
8 to 9	423,689	7.8	61.6	336,669	7.9	73.7
9 to 10	619,465	11.3	53.8	557,046	13.1	65.8
10 to 12	708,858	13.0	42.5	654,435	15.4	52.7
12 to 15	741,036	13.5	29.5	714,816	16.9	37.3
15 to 20	618,314	11.3	16.0	609,797	14.4	20.4
20 to 25	171,844	3.1	4.7	170,571	4.0	6.0
25 and over	85,402	1.6	1.6	85,005	2.0	2.0
Total	5,470,321	100.0		4,244,538	100.0	

Women 16 years and over				Children under 16 years		
Less than \$3	77,826	7.3	100.0	55,432	34.7	100.0
\$3 to \$4	115,741	10.9	92.7	52,316	32.7	65.3
4 to 5	158,926	14.9	81.8	31,656	19.8	32.6
5 to 6	173,713	16.3	66.9	12,430	7.8	12.8
6 to 7	176,224	16.5	50.6	5,773	3.6	5.0
7 to 8	124,061	11.7	34.1	1,416	0.9	1.4
8 to 9	86,467	8.1	22.4	553	0.3	0.5
9 to 10	62,193	5.8	14.3	226	0.1	0.2
10 to 12	54,340	5.1	8.5	83	0.1	0.1
12 to 15	26,207	2.5	3.4	13	(a)	(a)
15 to 20	8,516	0.8	0.9	1	(a)	(a)
20 to 25	1,273	0.1	0.1			
25 and over	397	(a)	(a)			
Total	1,065,884			159,899		

(a) Less than one tenth of 1 per cent.

unable to command incomes of \$600 per year. It must be remembered that persons occupied in the mechanical pursuits, three fourths of those engaged in trade and transportation, and all those interested in the field of domestic and personal service, in fact about one half of the men more or

<sup>1</sup> Census Bulletin, no. 93, p. 13.

less directly connected with manufacturing and urban pursuits, have been left entirely out of this account. It would be conservative to estimate the number of adult males, usually classed as industrial workers and persons engaged in personal service, who receive less than \$600 a year for their labor, at five million. Again, by multiplying the figures for persons engaged in manufactures, some of the building trades, coal-mining, clerks in trade and transportation, and bartenders, and of the railway employees, as classified in the abstract of the Twelfth Census and the Statistical Report of the Interstate Commerce Commission (figures of 1900), by the percentages which may be readily calculated from those given by the Commissioner of Labor, it is developed that 4,979,000 adult males are employed at less than \$12 a week, the equivalent of \$600 a year.<sup>1</sup> Since many trades are not mentioned at all in this computation, it is safe to consider the five million before mentioned as a conservative estimate of the number of male industrial workers who do not earn \$600 a year. Professor Ryan wrote, "the conclusion seems justified that at least 60 per cent of male workers in the cities of the United States are to-day (1905) receiving less than \$600 annually."<sup>2</sup>

Many families, however, have other sources of income than the father. Of the families having children, treated in the Eighteenth Annual Report of the United States Commissioner of Labor, 30.73 per cent of those in Connecticut and 57.85 per cent of those in Georgia sent some of their children to work. Children formed 4.7 per cent of all workers in this canvass, and 22.19 per cent of the households had incomes from their labor. Women made contributions to the resources of 8.54 per cent of the families; boarders and lodgers increased spending power in 23.26 per cent of the class; and other sources supplied funds in 14.35 per cent.<sup>3</sup> The result was that, whereas the average

<sup>1</sup> *18th Annual Report of the Commissioner of Labor*, p. 283.

<sup>2</sup> *A Living Wage*, p. 162.

<sup>3</sup> See Table xxii.

earnings of heads of families were \$621.12, the average family income was \$749.50.<sup>1</sup> Of the normal families, 21.2 per cent had incomes of less than \$500 and 41.52 per cent of less than \$600.<sup>2</sup> In the Massachusetts investigation of 1901, it was found that of the 152 families, 127 considered it necessary to augment the earnings of the father, raising the average income in a manner still more notable, from \$594 to \$877.84.<sup>3</sup> The incomes of families of Maine laborers, in 1900, averaged \$500.25, of bleachery employees \$449.06, and of machinists \$602.93.<sup>4</sup> In 1891 the average income of 2132 households dependent on the cotton industry was \$657.76.<sup>5</sup> On the other hand, there were probably in St. Paul, in 1906, 1000 families that could not obtain \$300 for their labor.<sup>6</sup> A generalization as to the incomes of American industrial households seems impossible, but the most comprehensive results so far obtained, those of the Bureau of Labor, place the resources of 41.52 per cent of normal families below \$600, and of 21 per cent below \$500.

<sup>1</sup> *18th Annual Report of the Commissioner of Labor*, p. 57.

<sup>2</sup> *Ibid.*, p. 583 (calculated).

<sup>3</sup> *Massachusetts Bureau of Statistics of Labor*, 1901, p. 281 ff.

<sup>4</sup> *Maine Bureau of Industrial and Labor Statistics*, 1900, p. 24 ff.

<sup>5</sup> *7th Annual Report of the Commissioner of Labor*, vol. ii, p. 851.

<sup>6</sup> David Morgan, *N. C. C. C.*, 1907, p. 366.

## CHAPTER V

### HOUSING

IN the chapter on budgets it was shown that providing a home is one of the most serious of the problems of the working people. They do not exaggerate the importance of a suitable habitation, for upon it depends to a large extent the comfort of their lives. A good house is something more than a shelter from wind and wet: it should invite the inflow of enough good air for ventilation; it should welcome the drying, cheering sunlight; it should facilitate the sanitary disposal of waste materials; it should encourage cleanliness by making neatness possible; and it should be well supplied with water. To meet the demands of physical life alone, every one of these requirements must be fulfilled, but the dwelling must undergo severe criticism on another basis. Unless the habitation has a room fit for the entertainment of company, social intercourse, with all its importance for pleasure and culture, is embarrassed. More vital than either of these functions of the house is the opportunity it affords for home life. Home should be the pleasantest place for the children to pass their time, should be the force that makes their moral nature strong.

There is a minimum of food without which the human animal will starve, but there seems to be no limit to the squalor that may characterize his habitation.<sup>1</sup> On the other hand, "Generally speaking, those who rent homes, whether the same be private residences, flats in modern apartment houses, or rooms in ordinary tenements, are sure to secure the very best that even by pinching in other

<sup>1</sup> Forman, *N. C. C. C.*, 1906, p. 345.

directions their means can be made to cover.”<sup>1</sup> Thus, though poverty can and often does drive men to live in the meanest hovels, they naturally seize the first opportunity to move to better quarters. Your friend may not see the holes in your socks; you cannot deceive him so easily if your window panes are broken. So pride encourages every man to hire the best house he can afford.

Perhaps because it is so big physically, the tenement house is the first object of reform in most communities that attack the problem of homes. A tenement house, in the law, is generally a building occupied by three or more families living independently of each other and doing their cooking on the premises. On Manhattan Island alone, there were, in 1900, 42,700 of these structures inhabited by some 367,461 families, comprising 1,585,000 persons. The mean size of households was 4.31 individuals, and there were, on the average, 7.78 families to the house.<sup>2</sup> So densely was the city populated that 16,647 of these houses were inhabited by 40 or more persons each, and 22,996 by 30 or more.<sup>3</sup> This great development of tenement houses seems to be necessitated by the rapid increase of population in the city; it is difficult to provide proper accommodation for all the people, and so rents are placed outrageously high. One result is the “rent strike” which occurs every year or two on the lower East Side. Another result is that “the poor have taken lodgers, in consequence of which the ‘one-room family’ is becoming common in New York. That is, where a flat of three rooms should hold one family, it is made to hold three, so that together they may make the rent.”<sup>4</sup> Something of the exorbitance of these rents was revealed in the chapter on budgets, but it may be well to cite a few of them. Prices for apartments vary

<sup>1</sup> *New Jersey Bureau of Statistics of Labor and Industries*, 1907, p. 206.

<sup>2</sup> DeForest and Veiller, *Tenement House Problem*, vol. i, p. 211.

<sup>3</sup> *Ibid.*, p. 212.

<sup>4</sup> Riis, *Charities and the Commons*, vol. xviii, p. 77.



with the location in the city, the position of the rooms in the house (front or rear), and the side of the street. In 1900, a two-room tenement in New York City could be hired for from \$8 to \$10 a month, three rooms at \$8 to \$15, four rooms at \$13 to \$17, and five rooms for about \$23.<sup>1</sup> Since that time rentals have risen. Many families plan to keep their monthly rent exactly equal to a week's wages and move to better or worse quarters as their earnings increase or decrease: the necessity of thus devoting approximately 25 per cent of the income to securing shelter shows how high the rents really are.<sup>2</sup> Some families seem to have a chronic mania for moving; oftentimes they "jump the rent." This practice is another factor in making it difficult for honest people to provide for their needs — the landlord must charge heavily for his risk.

At the time of the great investigation by Veiller and DeForest, there were in New York City over 350,000 dark rooms distributed among some 40,000 houses.<sup>3</sup> Such a room, without direct communication with the outside air, is unfit for a sleeping-apartment; in fact, its right to exist for any purpose can well be questioned; yet here were those 350,000 dark, unventilated chambers, most of them bedrooms. Halls and cellars were dark and damp and dirty; airshafts were so small as to merit the epithet "culture tubes" for disease germs; water-supply was frequently very inadequate. Much plumbing was chronically in acute disorder; the water-closets, inadequately flushed, were often filthy with excreta drying on the wood-work, and were sometimes papered with the advertisements of quacks. Bathrooms were almost unknown.<sup>4</sup> There is more truth than humor in that oft-repeated phrase, "he uses his bathtub for a coal-bin." "In New York only 306 people out of

<sup>1</sup> DeForest and Veiller, *Tenement House Problem*, vol. ii, p. 439.

<sup>2</sup> More, *Wage-Earners' Budgets*, p. 137.

<sup>3</sup> DeForest, *Charities and the Commons*, vol. xi, p. 356.

<sup>4</sup> Almost all of these facts from *The Tenement House Problem*.

255,033 considered by Mr. Gilder's committee, and only two per cent of the population studied by the Bureau of Labor, had access to baths inside the houses which they occupied." <sup>1</sup>

The complete story, however, cannot be told by the sanitarian. When many families live in the same house, there is little possibility of privacy. If, as often happened, the only source of water was a hydrant in the yard, or, at best, a faucet in the hall, there was a strong force working to break down all modesty. Grown girls stripped to the waist, would go to the sink to wash. Not simply this: in the tenement house family quarrels are public property. Every one knows when his neighbor comes home drunk, and when he beats his wife. All this was degrading; but far worse was the great evil of sexual immorality. Many a tenement house harbored a prostitute, who made no secret of her profession. Dangerous to young men she certainly was; her life of apparent ease was even more a snare to the girls. Who would not like leisure and fine clothes?

Since the material for that report was gathered, New York has obtained an excellent tenement-house law. For the first two years Robert DeForest was its administrator, and so well did he enforce it that there has been very substantial improvement. New York tenements were practically freed from prostitutes by 1903.<sup>2</sup> The sanitary evils were harder to deal with, but the grossest have been corrected. The case of this great city is cited at such length to illustrate the tendency in all municipalities if housing conditions are not closely watched. After all, the problem can be summed up in the words of DeForest and Veiller, "Adequate light, air, perfect sanitation, even passable home environment cannot be provided by the best tenement house which is commercially possible on Manhattan Island." <sup>3</sup>

<sup>1</sup> *Committee of Fifty, Substitutes for the Saloon*, p. 211.

<sup>2</sup> DeForest, *Charities and the Commons*, vol. xi, p. 179.

<sup>3</sup> DeForest and Veiller, *The Tenement House Problem*, vol. i, p. 5. <sup>1</sup>

The latest data on the subject of housing in New York City are furnished by Dr. Chapin. In most quarters of that city four-room apartments cost more than \$14 a month, and prices are not much lower in the other boroughs.<sup>1</sup> Dark rooms are still so common as to be included in the apartments of 53 per cent of the families with incomes of over \$400, and of 38 per cent of the families with incomes over \$1100. Not more than a quarter of families with incomes below \$1100 have bathrooms, and less than a third have private toilets. Considering a family to be overcrowded if there are more than 1½ persons to the room, 50 per cent of all the households canvassed were overcrowded. Surely, if there has been improvement since 1900, it was sorely needed.

However, "it is only in very large cities that there exists what might be called a 'tenement-house problem,' although in nearly every city there is a housing problem."<sup>2</sup> In the typical case, some fine old mansion, abandoned as its old tenants moved to new and fashionable neighborhoods, is occupied by three or four families; the germ of the tenement system has found lodgment; and unless speedy steps are taken, the municipality will awake some day to find that a radical reform is necessary to purify its slums. The problems of city life are almost always complicated by the country people, who are completely ignorant of urban hygiene. In all the large cities of New York State — Buffalo, Albany, Troy, Syracuse, and Rochester — there are housing problems.<sup>3</sup> Crossing the Hudson brings to light an interesting condition. The New York law was so well enforced that many sweatshops were driven across the river into New Jersey. There, Jersey City has tenement houses as noxious as those in Manhattan, save that most of them are of a more primitive type, the converted dwelling. In

<sup>1</sup> Chapin, *Standard of Living in New York City*, p. 75 ff.

<sup>2</sup> Veiller, *A. A. A.*, vol. xxv, p. 251.

<sup>3</sup> Devine, *Charities and the Commons*, vol. vii, p. 491.

this city about 41 per cent of the families, canvassed in 1902, lived in apartments of three rooms, or less,<sup>1</sup> and "a light bedroom is more the exception than the rule." In 9 per cent of the apartments at that time there was a ratio of 2.5 persons to one room. Now, however, this state has an excellent tenement-house law and a vigilant commission to enforce it. Farther south, Philadelphia, with its rows on rows of attractive four- or six-room dwellings, still has troubles of its own. Although it is possible to hire small attractive residences for from \$8 to \$25 per month, and only 1.44 per cent of the population live in tenement houses,<sup>2</sup> yet there is great crowding in some districts, especially in the Italian quarter,<sup>3</sup> and many small reardwellings on back alleys are to be found.<sup>4</sup> Some families occupy cellars,<sup>5</sup> and in many places the ground is wretchedly drained. Obtrusive privy-vaults are often in evidence,<sup>6</sup> and sinks not infrequently discharge into the yards. Comparatively, Philadelphia is very fortunate; absolutely, however, even she is cursed with noisome housing conditions.

Other cities in the East either have bad housing conditions or are threatened with such trouble, — Baltimore,<sup>7</sup> Boston,<sup>8</sup> and Portland,<sup>9</sup> for example; but in the West there is one tendency toward a slightly different problem. In Chicago, for instance, near the stockyards, there exist street after street of dilapidated shanties absolutely devoid of apology for sanitary arrangements.<sup>10</sup> There is danger, too, from apartment houses that threaten to become as unwholesome as the old New York tenements. Sometimes small one- or two-story buildings are used by three or four

<sup>1</sup> Sayles, *A. A. A.*, vol. xx, p. 139 ff.      <sup>2</sup> *A. A. A.*, vol. xx, p. 111 ff.

<sup>3</sup> *N. C. C. C.*, 1906, p. 583.

<sup>4</sup> *A. A. A.*, vol. xx, p. 116.

<sup>5</sup> *Charities and the Commons*, vol. xii, p. 492.

<sup>6</sup> *Ibid.*, vol. xiv, p. 633.

<sup>7</sup> *Ibid.*, vol. xviii, p. 137.

<sup>8</sup> *A. A. A.*, vol. xx, p. 123.

<sup>9</sup> *Maine Bureau of Labor and Industrial Statistics*, 1907, p. 160.

<sup>10</sup> *Charities and the Commons*, vol. xv, p. 455 ff.

families.<sup>1</sup> Cincinnati, also, has its tenement district, with the accompanying dark rooms, and dangerous water-closets, of which, in one district, 51 per cent were found out of repair at an inspection in 1903.<sup>2</sup> Tenements, fewer than those in New York, but about as pernicious, exist in Milwaukee.<sup>3</sup> In 1904, one third of Cleveland tenement-house families had only one sleeping-room each, and in that city 45 per cent of the apartments harbored three persons to a bedroom.<sup>4</sup> This municipality, having recently adopted a new law, is on the road to improvement.

In Washington, in 1904, there could be found many blind alleys, where the annual death-rate of negro babies was 457 per 1000.<sup>5</sup> "These people lived in pig-sties because some man would rather have 25 per cent profit than keep his soul." Los Angeles has a "Sonoratown," where, in the inner courts of the fine old adobe mansions, the poor of Spanish blood inhabit shacks and tents and sheds.<sup>6</sup> New Orleans possesses its "Little Palermo," a slum in which disease finds a worthy ally in the hot weather.<sup>7</sup> So the recital could continue, mentioning city after city, each with troubles of its own, different in kind and degree, but alike in their call for a remedy. Within the last five years, the municipalities have been waking to their condition, and passing laws, but reform is slow work.

Take Pittsburg for example: "Last winter the Pittsburg Survey, coöperating with the Bureau of Health, conducted a special investigation of the housing situation in Pittsburg. Its purpose was a general stock-taking from the point of view of sanitary regulation. Evil conditions were found to exist in every section of the city. Over the omnipresent vaults, graceless privy-sheds flouted one's

<sup>1</sup> *N. C. C. C.*, 1902, p. 343 ff.

<sup>2</sup> *A. A. A.*, vol. xx, p. 99 ff.; *N. C. C. C.*, 1903, p. 352.

<sup>3</sup> *Wisconsin Bureau of Statistics of Labor*, 1906, p. 309 ff.

<sup>4</sup> *Charities and the Commons*, vol. xii, pp. 346 ff., 351.

<sup>5</sup> *Ibid.*, vol. xii, p. 55.

<sup>6</sup> *Ibid.*, vol. xv, p. 295.

<sup>7</sup> *Ibid.*, vol. xv, p. 152.



sense of decency. Eyrie rookeries, perched on the hillsides, were swarming with men, women, and children, — entire families living in one room and accommodating ‘boarders’ in a corner thereof. Cellar rooms were the abiding-places of other families. In many houses water was a luxury to be obtained only through much effort of toiling steps and straining muscles. Courts and alleys fouled by bad drainage and piles of rubbish were playgrounds for rickety, pale-faced, grimy children. An enveloping cloud of smoke and dust, through which light and air must filter, made housekeeping a travesty in many neighborhoods; and every phase of the situation was intensified by the evil of overcrowding — of houses upon lots, of families into houses, of people into rooms.”<sup>1</sup>

Since that survey, a tenement-house law has been passed and fifty thousand people have been supplied with sanitary accommodations. Yet “the tenement-house dwellings, for three or more families, are, when all is said and done, but a small part of the homes of the wage-earning population. The great housing problem in Pittsburg is that of the one- or two-family dwellings. Here is a field where even more exacting sanitary work and regulation must be done in the ensuing years.”<sup>2</sup> It is at least a ten years’ task to make all the dwellings of this city fit for human habitation.

Such is the situation in the larger cities; everywhere there are unwholesome housing conditions, evils that men often attack, but which are strongly intrenched. “And yet the problem of the better housing of the working people exists in the small towns and villages just as certainly as in the larger cities.” Dr. Bogart has shown that Yonkers had just as hard a battle to fight, with slums as pernicious as those of New York itself.<sup>3</sup> The New Jersey

<sup>1</sup> *Charities and the Commons*, vol. xxi, p. 871.

<sup>2</sup> *Ibid.*, vol. xxi, p. 871.

<sup>3</sup> *Economic Studies*, vol. iii, *passim*.



Tenement House Commission has found that even the hamlets of the state have houses which in many cases reveal as unsanitary conditions as those in the larger cities.<sup>1</sup> An investigation by Albion F. Bacon revealed extremely unsanitary conditions in the towns of Indiana.<sup>2</sup> Thus even the smaller communities are afflicted.

At the risk of tediousness, a word must be spoken of the homes in semi-rural localities. In the anthracite coal district, although some companies provide substantial dwellings for their men, others rent their employees shacks, assessed on the tax-books at \$10 to \$100, for \$1.75 to \$3 per month.<sup>3</sup> Some of the miners are able to care for small gardens of their own and live in private houses, well built and neatly painted; but the danger of "cave-ins" is so great that many companies dare not sell land. Other operators desire to hold title so that in case of strike they may be in a position to discomfort their employees by evicting them from their homes. The Lehigh Coal Company has adopted a more liberal policy, and about 27 per cent of its employees own their dwellings. In the Southern mill towns conditions are about at their worst. A mill will own a group sometimes reaching six hundred cottages which it will rent for \$.50 per room per month, or more. The rent is often deducted from wages, and sometimes includes fuel or the right to cut firewood in the company timber lots. Some of these dwellings are neither sheathed, plastered, nor papered, and the tenants suffer intensely from the occasional cold weather.<sup>4</sup> Of these dwellings Miss Van Vorst writes: "It is defamation to use the word 'home' in connection with the unwholesome shanty in the pest-ridden district where the remnant of the children's lives not lived in the mill is passed. This

<sup>1</sup> *Charities and the Commons*, vol. xiii, p. 566.

<sup>2</sup> *Ibid.*, vol. xxi, p. 376.

<sup>3</sup> Roberts, *Anthracite Coal Communities*, chap. v, pt. i, p. 125.

<sup>4</sup> *Massachusetts Bureau of Statistics of Labor*, 1905, p. 68 ff.

handful of unpainted huts, raised on stilts from the soil, fever-ridden, and malarious; this blank ugly line of sun-blistered shanties, along a road, yellow and deep, is a mill village. . . . There is not a garden within miles, not a flower, scarcely a tree.”<sup>1</sup> In conclusion the words of a United States Department of Labor Inspector may fitly epitomize the situation. In 1895, Clare de Graffenried said: “Almost every small manufacturing town is in great peril from unnecessary and preventable overcrowding. — Buildings are multiplied on the smallest spaces. Barracks are put up holding from ten to fifty families, in which as many as possible of the foreign element congregate.”<sup>2</sup>

No discussion of housing would be complete without some mention of the boarder and the lodger. Young men and women, who are attracted to the city from the country by the hope of earning large wages, must be given a place to sleep; even some people of urban descent are homeless and are compelled to find rooms among strangers. In many municipalities, the Young Men’s Christian Association and the Young Women’s Christian Association furnish dormitories and maintain lists of reputable places where rooms and board may be obtained. Working-girls’ clubs exist in other cities, but these agencies are woefully inadequate to the need.<sup>3</sup> Ten per cent of the women of Pittsburg live in lodging-houses; paying \$.75 to \$1.00 per month for rent and cooking and dividing the food expenses pro rata (about \$1.50 per week); from one to twenty young men often inhabit a single small dwelling with a boarding boss and his wife.<sup>4</sup> In Boston 25 per cent of those engaged in manufacturing and mechanical trades, and 17 per cent of those occupied in domestic service and personal service, are lodgers.<sup>5</sup> In 1905 there were in New

<sup>1</sup> Van Vorst, *The Woman Who Toils*, p. 278.

<sup>2</sup> N. C. C. C., 1895, p. 103.

<sup>3</sup> *Bulletin of the Bureau of Labor*, no. 15.

<sup>4</sup> *Charities and the Commons*, vol. xxi, p. 541.

<sup>5</sup> *Ibid.*, vol. xix, p. 957 ff.

York 16,470 beds in licensed lodging-houses to rent at from \$.10 to \$.30 per night.<sup>1</sup> The Eighteenth Annual Report of the Commissioner of Labor showed that in the 25,440 families investigated, native Americans have one boarder to every 3.022 families, and one lodger to every 19.844, while the corresponding figures for the foreign-born are 2.495 and 9.244.<sup>2</sup> Thus 5918, or over 23 per cent of the households canvassed, took boarders or lodgers, deriving therefrom an average annual revenue of \$250.77.<sup>3</sup> The reason that so many families receive these strangers into their homes is that rents are high and incomes are insufficient. Otherwise so many households would not sacrifice their own privacy. Of course, many of these boarders are unmarried relatives, who can hardly be called outsiders; yet the fact remains that many are in no way connected with their landlords, but are entire strangers.

Tenure of homes is another important consideration. The report of the Commissioner of Labor on "The Cost of Living" showed that 19,090 families rented their homes at a mean yearly cost of \$116.55 or \$24.62 per room. The other 4357 families owned their houses; of these 1243 paid an average of \$147.50 on the principal of mortgages and 2029 paid an average of \$54.58 interest.<sup>4</sup> The mean expense to those owning encumbered houses was \$138.59, and only 10.63 per cent of all families owned their houses clear of encumbrance.<sup>5</sup> Thus it was found less expensive to hire a dwelling than to possess a mortgaged building, though the hired houses had only 4.73 rooms on the average and the owned residences 5.92. Basing his conclusions largely on the figures of the Twelfth Census, Mr. Hunter says: "Probably no wage-earners in Manhattan own their homes, and in several other large cities probably 99 per

<sup>1</sup> *Charities and the Commons*, vol. xiii, p. 486 ff.

<sup>2</sup> *18th Annual Report of the Commissioner of Labor*, p. 22 (calculated).

<sup>3</sup> *Ibid.*, pp. 362, 366.

<sup>4</sup> *Ibid.*, pp. 365-370.

<sup>5</sup> *Ibid.*, p. 52 ff.

cent of the wage-earners are propertyless. The significant thing in this lack of ownership lies in the fact that a very large majority, probably 90 per cent, of the workingmen in the cities and industrial communities, are propertyless.”<sup>1</sup>

So far this chapter has been a mere recital of the characteristics of the homes of the working people, residences of the lowest class, it is true, but buildings which shelter millions of laborers' families.<sup>2</sup> Doubtless there are many better dwellings and many happy households; yet there must be all gradations between the extremes of squalor and comfort, and, therefore, many persons must be doomed to occupy unwholesome tenements. What is the result? Miss Jane Addams says: “In reality the idea of a home reaches back so much further than the four walls, and is so much more deeply implanted in the human breast than the ownership of land that we do not need to fear a new type of house will destroy it.”<sup>3</sup> Her belief may be said to find some confirmation in the statistics of the Department of Labor, for, of the homes which were investigated in 1901, it was found that, as to sanitation, 63.94 per cent were good, 29.33 per cent fair, and 6.73 per cent bad; as to furniture, 64.16 per cent were good, 25.84 per cent fair, and 10 per cent poor; on the other hand, in 81.37 per cent cleanliness was classed as good, in 12.61 per cent as fair, and in 6.02 per cent as bad. Thus, amid sanitary and monetary handicaps, people strove to keep their houses in good order.<sup>4</sup> Yet Mr. Gould in the Eighth Special Report of the Commissioner of Labor, is probably nearer the truth: “There need be no caviling as to the relative merits of block dwellings and small individual homes. No matter how excellent the accommodation, no matter what precautions are taken to secure self-containment and isola-

<sup>1</sup> Hunter, *Poverty*, p. 42; see also *Abstract from Twelfth Census*, p. 133 ff.

<sup>2</sup> There were 11,326,558 persons living in houses inhabited by 11 persons or more in 1900. *Abstract from Twelfth Census*, p. 27.

<sup>3</sup> *A. A. A.*, vol. xx, p. 102.

<sup>4</sup> *18th Annual Report of the Commissioner of Labor*, p. 21.

tion, home in a tenement building can never be what it is where a single roof covers a single family."<sup>1</sup> "Those who have studied bad housing find in it one of the worst evils of the day."<sup>2</sup>

The first count against the tenement house is physiological. Perhaps the worst effect is on the children: "the overcrowding of tenements is an excellent reason for the late hours at which young children of the poor go to bed; it being hardly possible for the children to sleep in the midst of work and talk, until they are thoroughly exhausted. As a matter of fact, children of four and five years are often awake until nine or ten o'clock at night."<sup>3</sup> Such late hours deprive the little ones of needed sleep, interfere with their physical growth, and injure their nervous development; moreover, life in overcrowded buildings deprives even adults of an adequate opportunity of recuperation. So hot are these structures in summer that comfort is sought on the roofs and fire escapes. "When we were at the Board of Health some years ago," said the Earl of Shaftesbury, "we instituted inquiries in these low and miserable neighborhoods to find what was the amount of labor lost in a year, not by illness but by sheer exhaustion and inability to do the work. We found upon the lowest average that every workman or workwoman lost about twenty days a year from sheer exhaustion."<sup>4</sup> In addition to the devitalizing influence of insufficient rest, drainage from sinks and vaults escaping onto the ground, filthy water-closets, and close physical proximity foster germ diseases. Lack of proper light and ventilation, faulty bathing facilities, and damp cellars undermine vitality as surely and as silently as the bacillus tuberculosis waits to seize every opportunity to do mischief. An investigation in Berlin some years ago revealed

<sup>1</sup> *8th Special Report of the Commissioner of Labor*, p. 176.

<sup>2</sup> Bacon, *Charities and the Commons*, vol. xxi, p. 382.

<sup>3</sup> *City Wilderness*, p. 67.

<sup>4</sup> Quoted in *Poverty*, p. 156.



the fact that the death-rate for families occupying one room was 163.5 per thousand, for families occupying two rooms 22.5 per thousand, three rooms 7.5, and four rooms, or more, 5.4.<sup>1</sup> The case against crowding in houses on sanitary grounds is fully established.

But there are other counts. "It may be taken as an axiom that if you make the workman's home comfortable, he will give up the public house and its ruinous consequences; and that when the workingman's home is little better than a pig-sty, that man will always be an inhabitant of the public house or beer shop."<sup>2</sup> "Wherever corporations furnish unhealthy home surroundings, the evils of intemperance will be more or less felt in all the directions in which the results of ruin find their wonderful ramifications."<sup>3</sup> When two such authorities as E. R. L. Gould and Carroll D. Wright agree in this fashion, there can be little doubt that bad housing does impel men to the use of intoxicants.

Again, bad housing has an important psychological effect. A filthy environment tends to cultivate individual habits of negligence. Familiarity with ugliness and dirt is degrading. Moreover, "it is bad for people to be crowded into barrack-like tenement houses, for such massing inspires the cheese-mite consciousness, makes the self count for nothing."<sup>4</sup> "Close relations to a few people — as in a well-knit family — joined to a vivid sense of obligation to the community, seem to be more favorable to stable character than the loose touch-and-go associations of general intercourse."<sup>5</sup> In other words, Professor Ross holds that life in a crowded district checks the growth of individuality and of stable character. Mr. Veiller thinks that one of the serious effects of the tenement house is a

<sup>1</sup> Riis, *Charities and the Commons*, vol. xviii, p. 77.

<sup>2</sup> *Municipal Affairs Magazine*, March, 1899.

<sup>3</sup> Quoted from *Anthracite Coal Communities*, p. 350.

<sup>4</sup> Ross, *Social Psychology*, p. 88.      <sup>5</sup> *Ibid.*, p. 88.



nervous friction of life on life which forces people to live under constant nervous strain.<sup>1</sup> But the worst effects are on the moral nature itself. The sense of modesty is endangered; children sleeping in the same rooms as their parents learn many things they would better not know; and the evil associations in crowded districts, combined with the lack of opportunity to play, seriously impair the morals of the boys and girls. "Professor Huxley, who once lived as a medical officer in the east of London, spoke out of his personal knowledge when he declared that the surroundings of the savages of New Guinea were much more conducive to the leading of decent existence than those in which many of the 'east enders' live."<sup>2</sup> In the tenement and in the hovel the high type of family life which is indispensable to the mental and moral development of normal man is impossible.

When it was said that the tenure of homes is a matter of importance, no attempt was made to justify the statement. The significance of propertylessness is appreciated by Robert Hunter, who writes: "A propertyless person is one without any economic reserve power. He is in no position to ward off the sufferings which must frequently come to most persons depending wholly upon their ability to labor and upon demand, in the community, for their services. Security of livelihood in the present state of society comes only with the possession of property."<sup>3</sup> Yet the lack of property has a deeper meaning, "the protection and care of a piece of property makes for thoughtfulness and steadiness, individualizes."<sup>4</sup> "Personal possession brings with it a sense of responsibility and social worth. It materially enhances the productive capacity of the individual."<sup>5</sup> Thus this lack of real property deprives the workingman of a possession which would

<sup>1</sup> *A. A. A.*, vol. xxv, p. 254.

<sup>2</sup> Strong, *New Era*, p. 193.

<sup>3</sup> *Poverty*, p. 46.

<sup>4</sup> Ross, *Social Psychology*, p. 89.

<sup>5</sup> Roberts, *Anthracite Coal Communities*, chap. v, pt. 4.

be valuable, both as a resource in times of economic trouble, and as an influence to steady, frugal habits. But there is another side to the question. It is often a positive disadvantage to the workman to own his house, for his employment may change at any time, and he may then find his home very inconveniently located. Moreover, if he live in a town dominated by a single industry, home ownership would seriously hinder his defense of his rights in a disagreement with his employers. On the whole, then, it may be just as well that workingmen do not own their houses.

The large lodging-houses, too, have grievous faults. The isolated life postpones marriage and fosters selfishness.<sup>1</sup> The houses often lack parlors; so, if social life is not absolutely prohibited, visitors must be entertained in the rooms. What immorality this practice may lead to can never be known. At any rate, such life is unnatural, it lacks every vestige of ennobling family intercourse.

The housing problem, then, is omnipresent in the United States. In most large cities, and in many smaller ones, the more poorly recompensed laborers inhabit tenements. They pay exorbitant rents for dark or dingy rooms lacking in proper toilet and bathing facilities. High rentals make it necessary to accommodate boarders and lodgers, thus fearfully overcrowding the small apartments. The result is that the morals of the children are endangered and vice is rampant among their elders, that individuality is crushed out, and that adequate rest cannot be obtained by workers. There are millions who occupy such tenement houses. Even where these habitations are unknown, however, just as intolerable sanitary conditions exist, whether it be in the small houses of Philadelphia, the shanties of Chicago, the once stately mansions of Southern California, the country barracks of New Jersey, or the draughty huts of the Southern mill towns. Everywhere the homes of

<sup>1</sup> Wolfe, *Charities and the Commons*, vol. xix, p. 961.

the poor are not only unattractive, but repellent — filthy, disease-breeding: boys and girls are driven into the streets, men into the saloon. Workmen can no longer generally own their homes — thus they lose the steadying effect of proprietorship, they have less incentive to thrift, and they are less likely to be such reliable citizens as of old. Again, boarders and lodgers, men and women with no family attachment, complicate the situation. Beyond doubt the homes of several million laborers are far below a reasonable standard for comfort and for morality. It should be possible to keep these dwellings at least clean and neat; they should certainly have good light and ventilation, sanitary toilet facilities, abundant water, and sleeping-apartments numerous enough for decency. These reasonable demands of the most modest standard are all too frequently unheeded. They find no place in the standard of living of countless American laborers.

## CHAPTER VI

### FOOD

Food has two main functions, the furnishing of heat with which to run the bodily machine, and the supplying of matter with which worn-out tissue is replaced or new tissue formed. Some substances ordinarily taken as foods seem to perform neither of these offices, but cause a flow of the digestive juices, or act upon the nerves. Aside from its physiological use, food is an important social stimulus. It is certainly not going too far to say that the table is the centre of a large part of modern life. Not to mention the really worthy pleasures to be derived there from tastes and aromas, the genial conversation makes men better. This is the ideal — however feebly, every household is creeping toward it.

Since physical health is indispensable to the highest intellectual development, food is the foundation of mental as well as bodily efficiency. Properly to perform its physiological functions, diet must have two constituents — proteids, for body building, and fats and carbohydrates to furnish energy, whether for immediate use or to be stored against future demands. The proteids, it is true, may act as fuel, but in this capacity they are uneconomical, for not only are they poor heat producers, but they leave what Professor Irving Fisher calls “clinkers,” compounds that are worthless or harmful, and that have to be expelled from the body. On the other hand, when fats and carbohydrates are used as fuel, they burn to water and carbon dioxide, two easily eliminated substances. For immediate availability, carbohydrates are the best food,

but fats are more concentrated, and can be stored in the body for future consumption.

Although there has been much discussion as to the amount of food really needed by human beings, the question has never been settled. Professor W. O. Atwater concluded that a man at moderately active work should have 115 grams, or .25 pound, of available protein, and enough fats and carbohydrates to produce in all 3400 calories of heat.<sup>1</sup> A man at hard muscular work requires 20 per cent more, a woman 20 per cent less, and so on. These figures have hardly been improved, and are used in many recent dietary computations. In determining whether a family is sufficiently fed, it is customary to count the man as 1.00, his wife as .90, a child between 11 and 14 inclusive as .90, a child 7 to 10 as .75, one 4, 5, or 6 as .40, and one under 3 as .15.<sup>2</sup> By adding the decimals corresponding to the ages and sex of the members of the household, its food requirement can be reduced to terms of adult males. For example, a family consisting of father, mother, and three children, aged 2, 5, and 12, would require the food of  $1.00 + .90 + .15 + .40 + .90$ , or 3.35 adult males. Thus, if it is known what victuals a household uses, by means of the figure expressing its nutrition requirement and of tables showing the food and fuel value of the substances purchased, the adequacy of the family diet can be determined.<sup>3</sup> But the economists have not been content with this tedious method of calculation; it is too difficult to apply. So various efforts have been made to ascertain the minimum monetary equivalent of 115 grams of proteids and 3400 calories. In 1896, after long experimentation, Professor Atwater estimated the minimum cost of necessary food at \$.23 to \$.25 per man per day in the cities of New York and New England. Professor Frank P. Under-

<sup>1</sup> *Farmers' Bulletin*, no. 142, p. 48.

<sup>2</sup> *18th Annual Report of the Commissioner of Labor*, p. 102.

<sup>3</sup> See tables in *Farmers' Bulletin*, no. 142.

hill, of Yale, with a slightly different standard (100 to 125 grams protein and 2500 to 3000 calories) found that New York families were, in 1907, almost certainly undernourished if they spent less than \$.22 per man per day on food, and almost as surely well fed if they spent that sum, or more.<sup>1</sup> The fixing of this standard afforded a short method of determining with approximate precision whether families in New York City are under-fed. On account of the great diversity of conditions, such a criterion for the United States as a whole is impossible.

It is evident, then, that, in studying the problem of diet, the kind and amount of food purchased must be known, in order that its nutritive value may be calculated. But there is one other significant factor in studying the diet of the working people — its preparation. Professor Atwater considered the cooking of foods very important, for seasoning has large effect on the juices, and stimulates the nerves; cooking changes the chemical composition, and thus alters both the digestibility and the nutritive value;<sup>2</sup> general appearance affects the appetite; and, both in the amount of material discarded and in use of fuel, preparation may be more or less wasteful. Home cooking, estimating labor as worth 8½ cents an hour, is from 30 per cent to 55 per cent cheaper than purchasing of the bakers.<sup>3</sup> As it is impossible to carry to completion wide studies involving all these elements, — kind, amount, and preparation of food, — the problem of nutrition cannot be thoroughly canvassed; yet some progress has been made toward definite conclusions.

Before entering into an extended discussion of what is purchased by American workers, it may be well to note how much they spend for their nourishment. In Massachusetts, in 1885, the mean cost of food for some families

<sup>1</sup> Chapin, *Standard of Living in New York City*, p. 126.

<sup>2</sup> See *Farmers' Bulletin*, no. 142, p. 30.

<sup>3</sup> *American Statistical Association*, vol. vii, p. 463.



averaging 5.21 individuals, was \$171.73, or 49.28 per cent of the total cost of living — \$32.90 per person.<sup>1</sup> In that year average board could be procured for about \$3.84 per week for men and \$2.56 for women. Then, however, the prices of groceries were 16.18 per cent higher than in Great Britain, and board and lodging were 39.01 per cent higher; yet the average cost of living was only 17.29 per cent higher in Massachusetts. In 1896, M. Levasseur wrote that the American family spends \$5 or \$6 a week for food.<sup>2</sup> How cheaply Italians live and work is recorded in the Bulletin of the Bureau of Labor no. 72.<sup>3</sup> They would pay a rental of \$1 a month for a bunk in a shanty and expend from \$5.13 to \$5.50 for food during this period. Slavs and Hungarians spent from \$8.50 to \$10 on their diet. In these camps, the typical cost of living for six months was \$48 for Italians, \$72 for Slavs and Hungarians, and for other nationalities \$108. The average weekly expenditure for nutrition of the Italians in Chicago ranged from \$.67½ per individual in families of 7 persons to \$1.88½ for men living alone. The average was \$.82.<sup>4</sup> Dr. Forman found households living in Washington at the weekly rate of \$.72 per man, the mean of 19 poor families being \$1.08.<sup>5</sup> In Wisconsin, in 1904, 423 families spent an average of \$233.93, or 46 per cent of their incomes, for subsistence — \$55.44 per year per member, or a little over a dollar a week.<sup>6</sup> It is reported that some Western colleges, which have farms of their own, are able to furnish board to their students at \$.14 or \$.15 per day. The free lunch, often furnished by saloons, plays an important part in the economy of many workingmen, and some women; one Chicago saloon “gives” away from \$30 to \$40 worth

<sup>1</sup> *Massachusetts Bureau of Statistics of Labor*, 1885.

<sup>2</sup> *Yale Review*, vol. v, p. 126.

<sup>3</sup> *Bulletin of the Bureau of Labor*, no. 72, p. 474, and no. 13, p. 725.

<sup>4</sup> *Ibid.*, no. 13, p. 725.

<sup>5</sup> *Ibid.*, no. 64, p. 603.

<sup>6</sup> *Wisconsin Bureau of Labor, Census, and Industrial Statistics*, 1905–06.

of food a day.<sup>1</sup> In the Bureau of Labor study of "The Cost of Living," it was found that for the normal families the mean outlay for food per adult male was \$91.31, varying from \$94.54 in the North Atlantic Division to \$79.26 in the South Central States — not an extremely wide difference.<sup>2</sup> It is interesting to note that, with the increase of children, the expenditure for nutriment per adult male (as well as per member of the family) fell very rapidly. Rating the families having no children 100, those having one child spent 90.24; two children, 80.01; five children, 54.67 per male adult.<sup>3</sup> It will be noticed that the average food expenditure throughout the country was \$91.31, which is \$1.76 per week, well above the safety limit set by Professor Underhill, \$1.54. If this average means anything, it would indicate that the average families are well-fed. On the other hand, Table XXIII would seem to prove that, at least among normal families, those having four or five children are under-fed according to the monetary standard for New York and New England cities.

TABLE XXIII

FOOD COST PER ADULT MALE IN NORMAL FAMILIES <sup>4</sup>

<i>No. of children</i>	<i>No. of families</i>	<i>Cost</i>	<i>Cost per day</i>
No children	138	\$121.01	\$.331
One child	225	109.20	.295
Two children	256	96.82	.265
Three children	206	86.05	.236
Four children	152	75.52	.207
Five children	66	66.16	.181

Little can be learned, however, from considering averages for a country over which food costs differ so widely as they must in the United States. It is, therefore, at least helpful to turn to some more specific dietaries. Dr.

<sup>1</sup> *Substitutes for the Saloon*, p. 17 ff.

<sup>2</sup> *18th Annual Report of the Commissioner of Labor*, p. 105.

<sup>3</sup> *Ibid.*, p. 107.

<sup>4</sup> *Ibid.*, p. 631.

Roberts<sup>1</sup> says that in the anthracite coal communities, the grocery bill of a Slav family will average \$2.68 per capita per month, and that of an English-speaking family \$5.68. The Slavs buy flour, barley, salt pork, potatoes, cabbages, barrel pickles, garlic, coffee, sardines (5 cents the can), eggs, and some butter and sugar. The English-speaking population adds to this list of purchases, ham, onions, bottled pickles, tea, lard, dried beef, spices, cakes or crackers, mackerel, canned tomatoes, peaches, apricots, cherries, lemons, cheese, sugar, butter, salmon, soap, rubbers, and brooms. Now, the Slavs are beginning to indulge in some luxuries, such as jam, prunes, and apple-butter. Many of these mine employees vary their diet with vegetables that they cultivate in their own gardens; in fact, some of the operating companies encourage this practice. On the whole, the lowest stratum of mine employees has good food both in variety and quantity. Among the foreign-born, the food is eaten at a clean wooden table, from an agate pan, with a pocket knife; but that does not seem to detract from its value.

The factory people in Pittsburg are not so happily situated as the nearby miners. A girl often makes her dinner of bread and jam, cake and pickles; or she may have cheese, sausage, or cold meat. At any rate, she habitually bolts her lunch in less than ten minutes, in order to have opportunity to talk during the major part of her nooning. The reason for this pitifully insufficient diet is well expressed by Mrs. Van Vorst in describing her own experience as a working-woman: "I am beginning to understand why the meagre lunches of preserves, sandwiches, and pickles more than satisfy the girls whom I was prepared to accuse of spending their money on gewgaws rather than on nourishment. It is fatigue that steals the appetite. I can hardly taste what I put in my mouth; the food sticks in my throat. I did not want wholesome food, exhausted

<sup>1</sup> See *Anthracite Coal Communities*, chap. iv, pt. 3, p. 106.

as I was. I craved sours, and sweets, pickles, cake, anything to excite my numb taste.”<sup>1</sup> Something similar is described by the author of “The Long Day,” a bright young country girl, who, coming to New York to make her way after her parents had died, finally found that she fared best by accepting the free lunch, offered in the saloons. The girls in the “Pearl Laundry,” where, for a while, she found employment, would eat for their noonday meal pickles and a ham sandwich. Once she asked a factory operative why she did not eat more and received this reply, “Me? Oh, I’m all right — I’m eating as much as I ever do. The work takes away my hunger. If it did n’t, I don’t know how I’d get along. If I ate as much as you, I’d be likely to starve to death. I could n’t make enough to feed me. When I first begun to work in the factory, I’d eat three or four pieces of bread across the loaf, and potatoes and meat, and be hungry for things besides; but after a while you get used to being hungry for so long, you could n’t eat if you had it to eat.”<sup>2</sup> The anonymous writer believed this condition to be typical of the New York factory girls. They are so poorly paid that they cannot afford to be hungry, that they cannot even feel hunger.

The Southern textile workers are an interesting folk, largely country people drawn to the mills by the hope of earning high wages. They forget to consider that they will have additional expenses and will be unable to raise their own vegetables. Of them the Massachusetts Bureau of Statistics of Labor says:<sup>3</sup> “The operatives of the South do not eat so much meat as those of the North, and, as one mill treasurer said, ‘do not eat enough,’ but exist on vegetables, chickens, and fruit. A Northern operative would find it rather difficult at first to become accustomed

<sup>1</sup> Van Vorst, *The Woman Who Toils*, p. 39.

<sup>2</sup> *The Long Day*, p. 129.

<sup>3</sup> *Massachusetts Bureau of Statistics of Labor*, 1905, p. 57.

to the kind of food and the method of cooking, but it is a fact that if he *could* become used to it, he might in time live more cheaply in the South." It is left to the reader to infer that the Northerner would not and could not thrive on this diet. Miss Van Vorst vividly describes her first two meals in a boarding-house for cotton operatives: "On a tin saucepan there was a little salt pork, and on another dish a pile of grease-swimming spinach." The food was devoured in less than a quarter-hour, because the factory allowed only forty-five minutes nooning, and there was a mile walk each way between the house and the work. For supper these people ate fish, salt pork, and hominy. All was grease. It was very repulsive to a person of refinement, and was, moreover, physiologically inadequate. This fact was strikingly expressed by one of the people themselves, who remarked to Miss Van Vorst, "'You all must of had good food whar you come from: your skin shows it; 'tain't much like hyarabouts. Why, I'd know a mill hand anywhar, if I met her at the North Pole — saller, pale, sickly.' I might have added for him deathlike — skeleton — doomed." <sup>1</sup> This testimony of a cultured Northern woman who went and worked with the mill hands is of great value. These people are certainly insufficiently fed.

One of the interesting facts developed by Dr. Forman in his study of the conditions of living among the poor of Washington is the important place occupied by bread in the dietaries of the indigent. According to his calculation this justly named "staff of life" absorbed over a fifth of the expenditure for subsistence. In the week when outlay for nutrition was at its maximum, bread cost a typical family \$1.17 (19.8 per cent of all), and at a time when food expenditure was at the opposite extreme, this household spent for bread \$1.03 (24.5 per cent of all).<sup>2</sup>

<sup>1</sup> *The Woman Who Toils*, chap. vii, quotation on p. 239.

<sup>2</sup> *Bulletin of the Bureau of Labor*, no. 64, p. 601.



Bread and meat together comprised 60 per cent of the food consumed by these families; potatoes, coffee, and tea were other staples. Syrups, cheap preserves, and jellies were used to substitute for butter on bread; though fruits were little purchased, apples, pears, and grapes were most popular.<sup>1</sup> Among the poor generally the menu is characterized by the superlative importance of bread.<sup>2</sup>

That the Italians of Chicago were not properly nourished was long suspected, because they were considered fit for the lighter forms of manual labor only, because they avoided the hospitals on the ground that they starved in these institutions, and because ricketts was very prevalent among their children. The conclusions of the Bureau of Labor were that "it is probable that there are exceedingly few Italians in the city of Chicago who do not spend enough money upon their food to buy sufficient nutriment to keep their bodies in good condition, providing only the money is judiciously spent, and the food properly prepared. Except in rare cases, the Italians certainly eat enough." The fault with their diet is that there is an excess of fuel in the forms of wheat flour, pork, lard, and second-rate green vegetables. Beans, eggs, chicken, and cheese are sparingly indulged in. The large consumption of beer curtails the expenditure for more wholesome foods; the "Italian laborer frequently takes for his lunch only bread and peppers." The cooking is indefensibly uneconomical, and aggravates the malnutrition. Even the children are denied a milk diet and are fed the same unwholesome stuff that is eaten by their elders. Thus, the fault among these Italians is not lack of means to buy food, but unwise expenditure — the consumption of too much fuel and too little protein.<sup>3</sup>

<sup>1</sup> *Bulletin of the Bureau of Labor*, no. 64, p. 605.

<sup>2</sup> *Charities and the Commons*, vol. xvi, p. 193.

<sup>3</sup> This may be found in full in *Bulletin of the Department of Labor*, no. 13, p. 721 ff., or *9th Special Report of the United States Commissioner of Labor*.



Returning to New York, Dr. Chapin's work includes an accurate estimate of the number of under-fed families among the workers.

TABLE XXIV

UNDER-FED FAMILIES IN NEW YORK CITY <sup>1</sup>

<i>Income</i>	<i>Total families</i>	<i>Under-fed families</i>	
		<i>Number</i>	<i>Per cent</i>
\$400 to \$599	25	19	76
\$600 to \$799	151	48	32
\$800 to \$899	73	16	22
\$900 to \$1099	94	8	9
Total	391 <sup>2</sup>	91	23.2

Of course these figures give no indication for the country as a whole, but they certainly do portray conditions as they exist in New York City. Exactly one third of the families with incomes between \$400 and \$900 are under-fed—do not spend \$.22 per man per day for food. And this is true in a country that professes to lead civilization!

TABLE XXV

PER CENT OF TOTAL FOOD EXPENDITURE INCURRED FOR SPECIFIC OBJECTS<sup>3</sup>

	<i>North Atlantic</i>	<i>South Atlantic</i>	<i>North Central</i>	<i>South Central</i>	<i>Western</i>	<i>United States</i>
Poultry, meat, fish	35.49	32.47	31.58	31.83	28.94	33.80
Eggs, milk, butter, cheese	22.19	19.09	20.61	17.27	20.73	21.26
Lard	2.41	4.26	3.22	4.89	1.76	2.86
Tea, sugar, coffee,	10.12	10.42	10.35	11.45	9.48	10.24
Flours, bread, rice	9.93	11.12	8.24	12.27	7.04	9.57
Vegetables, fruit	13.36	15.16	16.23	13.56	27.81	14.77
Other food	6.50	7.48	9.77	8.73	4.24	7.50

Table xxv exhibits the percentage of total expenditure for food incurred for various purposes by families all over the United States. It shows that the normal outlay for meats is about 34 per cent of the total cost of food, for bread, flour, and rice, 9.57 per cent. An

<sup>1</sup> Chapin, *Standard of Living in New York City*, p. 127.

<sup>2</sup> Total of families investigated.

<sup>3</sup> *18th Annual Report of the Commissioner of Labor*, p. 82.

interesting fact is the high proportionate expenditure for lard and for flour, bread, and rice in the Southern divisions — the old failing, too much fuel, and too little proteid. The West uses fruits and vegetables to a large extent. This is very fortunate for the Westerners, as fruit is certainly a valuable variant of diet.

But something more concrete is necessary to determine whether American working people are properly fed. In the Report of the Commissioner of Labor on the cost of living, to which reference has been made, is a table<sup>1</sup> showing how much of each of several specified kinds of food was purchased per adult male in each section of the country, the cost of each kind of food per adult male, and the cost of all food per adult male. In the Appendix will be found the food values of most of these materials.<sup>2</sup> These percentages were applied to the Bureau of Labor figures with the results which are summarized in Table xxvi.<sup>3</sup>

From the specified foods, sufficient energy in the form of proteids could not be derived, in a single section of the United States, by the average adult male. On the other hand, the fuel value would in every case satisfy Underhill, and almost meets Atwater's requirements. However, these specific items do not include all of the food expenditure. If the rest of the money actually spent for subsistence is as wisely used as that accounted for by the specific items, it is evident that almost but not quite enough proteids (.25 lb.) are obtained in every division of the country, with the exception of the Western States, and that

<sup>1</sup> *18th Annual Report of the Commissioner of Labor*, p. 623.

<sup>2</sup> Appendix C.

<sup>3</sup> Perhaps this table needs a word of explanation. In the North Atlantic States the total expenditure for food was 122 per cent of the expenditure for specified foods. So, if the specified foods are a fair criterion of all the food, the total daily proteids consumed by the average adult male will be  $1.22 \times 0.203$  (the corrective constant multiplied by the proteids in the specified foods), or 0.249 lbs. Appendix D contains the full figures.

TABLE XXVI

SUFFICIENCY OF FOOD FOR PROPER NOURISHMENT

	Nutritive value daily food									
	Per year from specified foods <sup>1</sup>		Cost per year		Corrective constant	Cost per day actual	From specified foods		Corrected in proportion to total expenditure	
							Pounds proteids	Calories	Pounds proteids	Calories
	Pounds proteids	Calories	Specified foods	Actual total						
North Atlantic	74.03	1,157,410	\$78.06	\$94.51	1.22	\$ .261	0.203	3170	0.249	3870
South Atlantic	67.49	1,290,070	69.61	87.29	1.25	.238	0.185	3540	.232	4440
North Central	66.08	1,076,250	66.35	87.17	1.32	.239	0.181	2950	.239	3900
South Central	69.95	1,311,190	61.53	79.26	1.29	.217	0.191	3600	.248	4650
Western	55.54	945,520	63.68	89.54	1.41	.246	0.152	2580	.214	3640

<sup>1</sup> The specified foods were: fresh and salt beef, fresh and salt hog products, other meat, poultry, fish, eggs, milk, butter, cheese, lard, coffee, tea, sugar, molasses, flour and meal, bread, rice, potatoes.

everywhere the allowance of fuel is excessive. In the South Central States alone does the expenditure fall below Dr. Underhill's monetary minimum. Yet these estimates cannot be considered as the facts, for the foods which were specified were by far the most substantial in the human bill of fare. Among the unspecified purchases were condiments, fruits, preserves, and other foods of the lowest nutritive value. It is certain that the expenditure for food other than that specified could not have been as advantageous from the standpoint of nutrition as that which was there tabulated, for these other purchases would undoubtedly include also the luxuries or delicacies which are useful only for the taste and not for nourishment. Now, be it remembered that this result is obtained for food purchased — no subtraction has been made for what is left on plates and thrown away — 10 per cent would not be high for this waste. Thus it is very probable that the average family has hardly enough proteids in any section of the United States, but has enough carbohydrates and fats all over the country, and distinctly too much fuel in many divisions. This is the broad generalization which can be drawn with fair certainty for the average industrial households throughout the land. If the average is just below the standard of sufficiency, it stands to reason that a great many fall short of the average and so fail to obtain the necessary amount of nutriment. It would not be at all radical, then, to say that at least one third of the industrial families of the United States are under-fed, the same ratio that applies to households with incomes from \$400 to \$900 in New York.

In conclusion it may be well to notice some of the specific criticisms that have been passed by authority on the diet of the American laborer. The volume "Saloon Substitutes," issued by the Committee of Fifty, contains these words:<sup>1</sup> "Fried food and strong coffee form the bulk

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<sup>1</sup> Page 228.

of the American workingman's diet. This causes indigestion and of itself fosters a thirst for stimulants which the saloon readily supplies." To incapable management of the home and to distasteful food the book lays much of the tendency of men to indulge in, alcoholic beverages. Dr. Roberts thinks that Americans expect too much luxury in their food.<sup>1</sup> "It is possible to maintain life a long time on a diet of bread and tea."<sup>2</sup> Tea and coffee generally take up 1.62 per cent and 3.28 per cent respectively of the food outlay. To assert that this expenditure is wholly unwise might be unwarranted, yet tea is undoubtedly often used as a stimulant, a goad to keep a wretch at work long after fatigue and under-nutrition have ruined his capacity for assimilating good food. As a substitute for food, an imitation, tea probably does much harm. William Smart calls tea "the highest concrete want among the luxuries of the poor."<sup>3</sup> Not much more can be said for coffee than for tea. In 1906, it was found that of 1400 defective school-children in New York, 1153 were given tea or coffee one or more times a day.<sup>4</sup> Whether these figures show a cause-effect relation or not, they leave a strong presumption that something is wrong with the diet of these little ones.

Dr. Forman criticised the dietary management of the poor in Washington, who spend what little they have very unwisely. One week one of the families spent \$.37 for meat, \$.55 for cake and candy, and \$.25 for pies. These people never bought their own flour for bread-making, but purchased of the baker, and they seemed to ignore the value of such a cheap wholesome food as corn meal.<sup>5</sup> This habit of extravagance is noted by Mrs. Van Vorst<sup>6</sup>

<sup>1</sup> Roberts, *Anthracite Coal Communities*, chap. iv, pp. 106, 110 ff.

<sup>2</sup> *American Journal of Sociology*, vol. xiv, p. 645.

<sup>3</sup> Smart, *Introduction to the Theory of Value*, p. 23.

<sup>4</sup> *American Statistical Association*, vol. x, p. 298, and Table xvi.

<sup>5</sup> *Bulletin of the Bureau of Labor*, no. 64, p. 600.

<sup>6</sup> Van Vorst, *The Woman Who Toils*, p. 112.

when she says: "What did these busy women order for lunch? Tea and buns, ice-cream and buckwheat cakes, apple pie à la mode and chocolate were the most serious menus — each spent a primping five minutes before the mirror, adjusting the trash with which they bedecked themselves exteriorly — while their poor hard-working stomachs went ungarnished." This habit of buying at the bakery what they could better and more cheaply make at home is everywhere noticeable. Dr. Chapin found that in New York, only 26 out of 318 families baked their own bread. A curious fact was that in Syracuse, 17 out of 19 did make bread.<sup>1</sup> The delicatessen stores do their share of damage. Their product is expensive, often unwholesome, and all too convenient.<sup>2</sup> There is, then, some justification for the contention that many of the evils of diet of the industrial people are due to unwise expenditure.

Some of the economies practiced among working families of the lowest rank are pitiful. Sweetened condensed milk is a tolerable substitute for butter and sugar; sweet buns are easier to eat than butterless bread; jam and jelly are cheaper than butter; cracked eggs can be purchased at less than whole ones; soup-meat may be used a second time in hash. Perishables are often purchased just before a meal because ice is too expensive. The children are ceaselessly vigilant for bargains. They can often buy fish at ridiculously low prices when the market is about to close with a miscellaneous stock threatening to be left on the hands of the dealer. Thus, in countless ways, can be traced the little savings which may be wise, and may be pernicious to health.

The most excellent presentation of the faults in the diet of the working people is probably that of Professor Atwater: "Scientific research, interpreting the observations of practical life, indicates that a fourfold mistake in food

<sup>1</sup> Chapin, *Standard of Living in New York City*, p. 132.

<sup>2</sup> Knopf, *Charities and the Commons*, vol. viii, pp. 171-172.



economy is very commonly made. First, the costlier kinds of food are used when the less expensive are just as nutritious and can be made nearly or quite as palatable. Secondly, the diet is apt to be one-sided, in that foods are used which furnish relatively too much of the fuel ingredients and too little of the flesh-forming materials. Thirdly, excessive quantities of food are used; part is thrown away in table and kitchen wastes; part of the excess is eaten, and often to the detriment of the health. Finally, serious errors in cooking are committed (both as to chemical effect on food and as to waste of fuel). For the well-to-do, the worst injury is that to health; but people of small incomes suffer the additional disadvantage of the injury to purse. Indeed, to one who looks into the matter it is surprising to see how much people of limited means lose in these ways. It is the poor man's money that is most injudiciously spent in the market, and the poor man's food that is most badly cooked at home." <sup>1</sup>

Of the effects of a faulty diet little need be said. The lack of body-building material from which one third of American industrial families suffer must make the men less fit for work than they should be, must make the babies weaker than the offspring of properly nourished mothers, must handicap these children in their studies at school, and must keep them from the maximum efficiency when they are old enough to go to work. Without good food, the highest mental and moral development is impossible. It may be that the American laborer has a larger variety of better food than his European brother, but this fact does not ameliorate his condition. Neither does it benefit the American that his faulty nutrition is due to ignorance of how and what to buy.

It appears, then, that, whether the monetary standard of Professor Underhill or the chemical criteria of Professor Atwater be adopted, about a third of the American indus-

<sup>1</sup> *Farmers' Bulletin*, no. 142, p. 43.

trial people do not consume enough proteids for the maintenance of efficiency. Lack of proper nourishment aggravates its own evil results by deadening the healthy appetite and creating a craving for sweets and sours, grease and pastry. There seems to be an omnipresent tendency to eat too much heat-forming material — even when enough is spent on food to provide ample nourishment. Perhaps ignorance is almost as much to blame for this mal-nutrition as is lack of means, for much money is unwisely expended in purchasing the more costly cuts of meat, luxurious drinks, and desserts, and faulty preparation for the table causes chemical deterioration in the food and physical waste in fuel and refuse. Thus the standard of living among the American working people is such that under-nutrition widely prevails, lessening their efficiency as producers and inhibiting the full development of their children.

## CHAPTER VII

### CLOTHING

CLOTHING Mrs. Richards calls "the corollary of food."<sup>1</sup> While diet furnishes the material from which tissue is created and renewed, and the energy by means of which the body does its work, good clothes, like the packing about a steam pipe, act as an insulator — conserve the body heat. A man sufficiently dressed does not need so much food as one poorly clothed. Conversely, a well-nourished man does not need so many clothes as one under-fed. To be most effective as an insulator, clothing should be evenly and lightly spread over the body in several layers of loosely woven texture.<sup>2</sup> But the matter of apparel is not so simple as this might imply: a person should have garments especially adapted to such emergencies as rain-storms and snow; he should be able to keep dry, as well as warm. Raiment has still another proper function — ornament; for, as decency and health decree that clothing must be worn, so taste demands that it should be becoming. To be well clad not only adds to a person's prestige and self-respect, but also contributes a real and worthy pleasure to those whom he meets. Thus clothing should protect against inclement weather, conserve vital energy, and make the person attractive.

Although it would not be profitable to enter into a detailed discussion of the practice in regard to clothing in the different sections of the country, it may be interesting to note that in the cotton communities of the South, a man can purchase two shirts and two pairs of trousers, enough to last him half a year, for a single dollar. Shoes

<sup>1</sup> Richards, *The Cost of Living*, p. 87.

<sup>2</sup> *Ibid.*, p. 83.

TABLE XXVII

AVERAGE EXPENDITURE PER FAMILY OF 2567 FAMILIES HAVING  
AN EXPENDITURE FOR CLOTHING <sup>2</sup>

	<i>Husband</i>	<i>Wife</i>	<i>Children</i>
North Atlantic States	\$34.18	\$27.18	\$51.86
South Atlantic States	31.79	22.79	51.94
North Central States	35.99	25.73	58.04
South Central States	29.60	19.51	52.53
Western States	37.07	36.53	64.11
United States	34.33	26.37	54.15

and other necessities, however, compel the average male operative to expend from \$9 to \$12 a year for apparel.<sup>1</sup> In the coal regions of Pennsylvania, the Anglo-Saxon women invest from \$25 to \$150 per year in their dress, averaging about \$50 or \$60. A Slav woman, on the other hand, will spend barely \$25. The men of this race deny themselves socks, collars, ties, white shirts, and overcoats, limiting their clothing outlay to \$25 at the uttermost; but the young bloods of American birth insist on having "modish" suits, collars, cuffs, ties, white shirts, gold watches and studs, high-priced hats, and an overcoat or two. Your young American demands frequent change withal, for he must be in the latest style. His raiment costs him \$40 or \$50 a year.<sup>3</sup> Mrs. More found for her New York families that a household with an income of \$652 spent for the dress of the man \$11.10, of the mother \$10.12, of an eight-year-old girl \$13.91, and of a six-year-old boy \$13.87. Another family with an income of only \$675 expended on the clothing of the husband \$30, of the wife \$13.50, of the girl of fifteen \$35.40, and of her brother a year younger \$21.10.<sup>4</sup> These examples, chosen at random, illustrate the fact that there is a wide variation of cost and taste in clothing. It is, however, possible to arrive at

<sup>1</sup> *Massachusetts Bureau of Statistics of Labor*, 1905, p. 59.

<sup>2</sup> *18th Annual Report of the Commissioner of Labor*, p. 508.

<sup>3</sup> Roberts, *Anthracite Coal Communities*, chap. iv, pt. 2.

<sup>4</sup> More, *Wage-Earners' Budgets*. See whole of chap. vii.

TABLE XXVIII

COST OF CLOTHING<sup>1</sup>

<i>Income</i>	<i>Total expenditure</i>		<i>Father</i>		<i>Mother</i>		<i>Each boy</i>		<i>Each girl</i>	
	\$	%	\$	%	\$	%	\$	%	\$	%
400-499	60.65	13.0	16.30	27.	9.89	16.	11.11	18.	9.06	15.
500-599	67.95	12.4	25.26	37.	14.81	22.	9.54	14.	7.88	12.
600-699	83.48	12.9	28.10	33.6	17.48	21.	10.68	12.8	10.90	13.
700-799	98.79	13.4	34.19	34.6	20.23	20.5	12.98	13.2	12.23	12.4
800-899	113.59	14.	34.10	30.0	22.76	20.0	16.13	14.2	15.96	14.1
900-999	132.34	14.6	40.36	30.5	27.71	21.0	19.29	14.6	16.86	12.8
1000-1099	155.57	15.5	44.02	28.3	32.25	20.8	24.32	15.7	24.79	16.0

some concept of the minimum necessary outlay for dress.

Table xxvii shows for 2567 families distributed over the United States the cost of clothing the father, mother, and children. It will be observed that about a third of the expense is incurred by the man, a little less than a quarter by the wife, and not quite a half by the children. The mean size of these families was 5.31, that is, there were presumably about 3.31 children in each household, and the average total outlay for dress was \$114.90.

Table xxviii presents the corresponding facts for the New York City family as studied by Dr. Chapin, except that the expenses for each individual child, boy or girl, are recorded for the different groups. The father takes the lion's share, using 37 to 28 per cent of the family funds allotted to clothing; the percentage of his expenditures falls steadily after the income of \$500 is reached. The mother receives just about 20 per cent. In almost every group it costs more to dress the boy than the girl!

So far actual expenditures have been discussed. What is the necessary cost of clothing a family of five? In 1890, the Iowa Bureau of Labor Statistics thoroughly investigated the cost of living and decided upon a minimum of what was necessary for life, itemizing carefully. The con-

<sup>1</sup> Chapin, *Standard of Living in New York City*, pages 174-175.

clusion of this study was that \$42.80 is necessary to clothe the father, \$26 to dress the mother, \$45 to give three children proper apparel, and \$8 to purchase the pins, needles, thread, and incidentals necessary for mending and darning, a total of \$121.80. The Bureau offered this estimate as a minimum.<sup>1</sup> Miss Caroline Goodyear says that it costs at least \$28.74 per annum in New York to dress a boy in short trousers, and \$45.80 to clothe one in long trousers; for a girl in short dresses the necessary expense is \$27.43, for her older sister \$38.13.<sup>2</sup> This would mean a minimum of at least \$140 for a family of five. Dr. Chapin fixes the minimum cost of clothing a family of five in New York at \$100, divided as follows: husband \$33, wife \$23, two boys at \$12 each — \$24, a girl \$15, and washing \$10: total \$105.<sup>3</sup> Though he maintains that a family cannot be decently clad for less than \$100, he is not sure that sum will suffice. His estimate omits some articles essential to health and is certainly too low. In spite of the fact that 87 of the 318 households were recipients of gifts of clothing, a large per cent of the families were underclad.<sup>4</sup>

Table xxix indicates that, according to Dr. Chapin's standard, not until the income of \$800 is reached do the families in the United States at large spend on the average enough to be properly clothed. To the objection that this estimate was made for New York City alone, it may be replied that since 1890, when the minimum was placed in Iowa at \$121, general prices have somewhat risen. So \$100 can probably be considered too low a minimum.

The ill effects of insufficient clothing are not, perhaps, so evident as those of faulty nutrition, yet the high death-rate from pneumonia, which sometimes causes 15 per cent of urban winter deaths and 10 per cent of all deaths, is

<sup>1</sup> *Iowa Bulletin of the Bureau of Labor*, 1890, p. 271.

<sup>2</sup> *Charities and the Commons*, vol. xvii, p. 318.

<sup>3</sup> Chapin, *Standard of Living in New York City*, p. 166.

<sup>4</sup> *Ibid.*, p. 169.



TABLE XXIX

EXPENDITURE IN 11,156 NORMAL FAMILIES FOR CLOTHING BY SIZE OF INCOME<sup>1</sup>

<i>Income</i>	<i>Expenditure per family</i>	<i>Per cent total expenditure</i>
Under \$200	\$ 17.00	8.68
\$200-\$300	27.05	8.66
\$300-\$400	38.94	10.02
\$400-\$500	53.10	11.39
\$500-\$600	64.69	11.98
\$600-\$700	78.76	12.88
\$700-\$800	93.52	13.50
\$800-\$900	104.58	13.57
\$900-\$1000	117.10	14.35
\$1000-\$1100	135.50	15.06

interpreted by many health officers as being an indication of lack of proper clothing for bad weather. "Good waterproof footwear," says Professor H. W. Conn, "must be counted among the best life preservers." Another important factor is the fit of clothing, especially the garments of children. Tight or loose shoes cause much misery, tightness elsewhere may harm the nerves or even distort the bones.

Just as important as the physical influence is the moral effect of inadequate dress. "Not one man in five hundred, not one woman in a thousand could be polite in old clothes," says the Rev. Horace Tilden. Surely this is an exaggeration of the truth, but it is a fact that for many of the poor church-going and calling are impossible.<sup>2</sup> When families are so poorly clad that they are ashamed to visit each other or to attend public assemblies, they are deprived not simply of a real and legitimate pleasure but of the opportunity to attain their highest social and moral possibilities.

Just as pernicious, in its way, as insufficient clothing is a perverted standard of dress. "This craving for many

<sup>1</sup> 18th Annual Report of the Commissioner of Labor, p. 592. Average size of families 3.96 persons.

<sup>2</sup> Bulletin of the Bureau of Labor, no. 64, p. 610.

and varied dresses among the daughters of the working-men is fatal to social progress. It devours the wage of the man, condemns many women to a single life, and leads to sterility after marriage. The gown and the hat bring domestic infelicity into the homes of men who are anxious to pay their bills and lead an honest life."<sup>1</sup> It would be unfair to condemn the poor for their perverted taste, yet there is no doubt that if the working-girls were content with less gaudy "rigs," they would be better clad and would have more money left for other vital needs — better rooms, or better food.<sup>2</sup>

There is one peculiar feature about most of the estimates of the necessary minimum of expenditure for clothing — no mention is made of night dress. Now this is significant. Miss Van Vorst describes the Southern cotton hands as sleeping in their day clothes with some slight removal — shoes for instance. Dr. S. A. Knopf says that tenement dwellers often sleep in their underwear.<sup>3</sup> This practice can have no defense save the direst poverty; not only is a real risk of contracting skin diseases run by those who keep the same garments next to the skin day and night, but their sleep is not so refreshing, they are not so well fitted for their work as if they had had a complete change. Again it appears that many of the poor are extravagant in their expenditure for dress in that they fail to take advantage of the second-hand stores. The confidence, however, with which young people's societies undertake one rummage sale after another attests the fact that many others are vigilant for good bargains. To this witness Mrs. More: "Some housewives feel it is better economy to buy second-hand clothing, especially shoes and suits of clothes, as they are often of better quality of material than new clothes for the same price. Others, however, resent the suggestion

<sup>1</sup> Roberts, *Anthracite Coal Communities*, pp. 97 and 98.

<sup>2</sup> This is vividly portrayed in *The Long Day*.

<sup>3</sup> *Charities and the Commons*, vol. viii, p. 169.

that they would buy 'cast-off garments.' The clothing sales at the settlements and churches are viewed in a different light, and many of these families' expense for clothing was greatly reduced by these opportunities for buying warm and durable clothing very cheaply."<sup>1</sup>

To sum up, clothing is necessary to conserve energy, to protect the body from the effects of exposure to inclement weather, and to allow men the proper opportunity for intellectual, social, and moral development. One hundred dollars a year is an extremely low limit for the necessary clothing expense of a household of five members in the industrial group: probably \$120 is as low as this minimum can reasonably be set, though families with abnormally low standards of living, such as the Southern cotton operatives, can be clad in some fashion for half that sum. In New York City an overwhelming percentage of the families in the low income groups are insufficiently clothed, and throughout the nation it is highly probable that a large proportion of these industrial families are not properly attired. This inadequacy of dress endangers health and inhibits the highest intellectual development; ignorant tastes lead to extravagance and pervert the standard of living.

<sup>1</sup> More, *Wage-Earners' Budgets*, p. 242.

## CHAPTER VIII

### THRIFT

It has been found that foreign-born laborers of Pittsburg can live on \$18 or \$20 per month and lay by \$10 to \$15 — they are the lowest class, the semi-skilled can save \$20 to \$25. Some single men contrive to accumulate as much as \$200 or \$400 per annum, and married men may be even more frugal.<sup>1</sup> This is “thrift,” providing for future ease or emergencies. It will be recalled that the standard of living should in every case include some provision for the future — but for most families saving is impossible. Of the 391 families treated in Dr. Chapin’s book, 144, or 37 per cent, finished the year with expenditures and income within \$25 of each other; they just barely contrived to live; 143, or 36 per cent, accumulated surpluses; and 104, or 27 per cent, incurred deficits.<sup>2</sup> That is, more than a quarter of the households were falling behind financially, and only slightly more than a third could succeed in saving at all. Table xxx shows that only 26.1 per cent of the families with incomes between \$600 and \$1100 were able to lay by savings. Of the 25,440 families canvassed in the 18th Annual Report of the United States Commissioner of Labor, 12,816 had surpluses averaging \$120.84 and 4117 had deficits whose mean size was \$65.84.<sup>3</sup> So a little over half of these families, which were, in all probability, above the average of industrial households, were able to save some money during the year. It may be interesting to note the disposition of this surplus. An

<sup>1</sup> *Charities and the Commons*, vol. xxi, p. 547.

<sup>2</sup> Chapin, *Standard of Living in New York City*, p. 236.

<sup>3</sup> *18th Annual Report of the Commissioner of Labor*, p. 366.

TABLE XXX

SAVINGS AND INSURANCE BY INCOME<sup>1</sup>

<i>Income group</i>	<i>Number of families saving money</i>	<i>Per cent of families saving money</i>
\$600-699	10	15.
700-799	16	20.3
800-899	28	38.4
900-999	15	23.8
1000-1099	14	45.1
Total	83	26.1

intensive study was made of 2567 households, of whom 1480 had favorable balances in their accounts. Of these, 491 families retained the hard cash, 682 deposited in banks, 63 were interested in building and loan associations, 42 invested in real estate, 5 purchased stocks, 60 paid old debts, 3 made loans, and 134 failed to report.<sup>2</sup> Thus the propensity to use the banks appears to have been very strong, but no distinction is made in the returns between savings institutions and the ordinary commercial banks. As nearly as can be ascertained, on the thirtieth of June, 1909, there were in the United States 1703 savings-banks, with 8,831,863 depositors. The deposits amounted to \$3,713,405,709, or an average of \$420.45 per depositor. In spite of the financial stringency of 1907-08 this average was only \$10 less than it had been in 1907, \$.45 more than in 1908.<sup>3</sup> The effect of prosperity on the savings-banks is extremely complicated. In hard times, the poor have an increased realization of the value of money, appreciate the desirability of saving, and make deposits. The rich, on the other hand, see opportunities to purchase securities at low prices, and so withdraw their funds. In good times most of the poor find it comparatively easy to increase their accounts, but many of them are tempted to make withdrawals in order to buy homes.

<sup>1</sup> *The Standard of Living in New York City*, p. 243.

<sup>2</sup> *18th Annual Report of the Commissioner of Labor*, p. 512.

<sup>3</sup> *Tribune Almanac*, 1910, p. 161.

During prosperous periods the well-to-do find that they can secure higher returns if they deposit in the savings-banks than if they purchase securities at the inflated valuations prevailing on the market, so their accounts tend to grow. Just what the net result of all these forces will be can never be foretold.<sup>1</sup>

This is no place for a full discussion of the theory of savings; but it may be well to call to mind a few central facts. Unless money is hoarded, it eventually, when saved, finds its way into industry; as capital, it tends to quicken production. Thus the laborer who saves is doing his little share to make his own employment more certain, or his wages higher. If a man exerts himself to accumulate money, the chances are, especially if he be a piece-worker, that he will heighten his efficiency partly by increased effort, partly by avoiding dissipation. Moreover, in the present uncertain conditions of employment, savings are of the greatest value as a resource in times of emergency. There comes a time in every normal industrial life when earning power is much decreased; then the wages of the past, enlarged by safe investment, will be a bulwark against suffering. If the great mass of men demand that their income be sufficient to enable them to accumulate against a "rainy day," their standard of living will be high and will tend to raise wages. On the other hand, if saving is possible, at the first stringency the employer will consider himself justified in reducing remuneration. There are, then, two sides to the wages question in its relation to saving.

Not only does saving strengthen the economic position of the laborer, it also educates him. "A man who is on the margin of indebtedness or in debt cannot spend intelligently, for it is only when he has laid aside something that he can control his market, and, as Mr. Mackay says, by

<sup>1</sup> C. F. Streightoff, Secretary of Dimes Savings Bank, Brooklyn; see also Brown, *Development of Thrift*, p. 95.



his thrifty expenditure both increase a demand for commodities and increase and equalize the purchasing power of his community.”<sup>1</sup> That is, a man, who has reserve resources can better apportion his expenditures than one whose every dollar is bespoke before it is earned. The incentive to saving is the desire for future enjoyment. The saver is led to a consideration of the future and to a willingness to make present sacrifice. “Savings very seldom increase lines of consumption which are physically weakening, and its discipline neutralizes the relish for indulgences which unlock the animal nature and lead to a weakening of mental and physical power. Immediate wants are largely low and sensual, and the practice of abstemiousness is likely to result in a diminished use of whiskey and tobacco, and in larger expenditures for character-building goods.”<sup>2</sup> Thus thrift instills in men higher wants. The habit of saving can be cultivated in school-children to good advantage; they will learn the pleasures of obtaining something big and really worth while, if they have to deny themselves the pleasure of spending their pennies on candy — incidentally their health will benefit.

Saving, then, can be looked upon as a force tending to raise the standard of living by swelling the resources of the laborer and by increasing his aspirations. However, “it is not a wise economy which tends to lower the vitality of any member of the family in order that provision may be made for the future.”<sup>3</sup> That saving is sometimes achieved at the sacrifice of necessities is a fact which must be admitted; yet, on the whole, this practice of thrift, this provision for the future, is one of the most important means of bettering social conditions.

Among the most prominent of the agencies for the encouragement of thrift are savings-banks, “institutions

<sup>1</sup> Brown, *Development of Thrift*, p. 3.

<sup>2</sup> Hamilton, *Savings and Savings Institutions*, p. 35.

<sup>3</sup> Brown, *Development of Thrift*, p. 7.

established by public authority, or by private persons, in order to encourage habits of saving by affording special security to owners of deposits, and by payment of interest to the full extent of the net earnings, less whatever reserve the management may deem expedient for a safety fund; and in furtherance of this purpose bank offices are located at places where they are calculated to encourage savings among those persons who most need such encouragement.”<sup>1</sup>

Since the savings-banks are willing to receive deposits of almost any degree of insignificance any week-day, and frequently open their doors some evening after pay-day, they are very convenient for people of small means. Moreover, as a matter of practical fact, money can be withdrawn almost at will. Since there are usually no stockholders, all the profits, with the exception of the reserve necessary for the safety of the institution, are distributed among the depositors; this is a powerful attracting force. Finally, since state governments closely supervise the operations of the banks, deposits are almost absolutely safe. “The savings-bank, as an institution, represents the most conservative, the most logical, and the most hopeful scheme for bettering the condition of the laboring classes.”<sup>2</sup> Yet the savings-banks are confined largely to the cities of a few states. Thus their beneficent influence is decidedly limited. Whether the postal savings-banks will succeed in developing habits of thrift, the future alone can show.

That “no one class of provident institutions in this country, perhaps, has contributed more largely than have building and loan associations to the material welfare of that portion of our citizens dependent on a daily wage for support,”<sup>3</sup> is the opinion of Mr. G. W. W. Hanger, who has made an exhaustive study of this subject. In 1903, there were 5350 of these associations in the United States,

<sup>1</sup> Hamilton, *Savings and Savings Institutions*, p. 161.

<sup>2</sup> *Ibid.*, p. 428.

<sup>3</sup> *Bulletin of the Bureau of Labor*, no. 55, p. 149 ff.

with assets of \$599,550,855, but the movement seems to have reached its culmination before the beginning of the twentieth century. Possibly one reason for the recent retrogression is the fact, before alluded to, that it is becoming positively disadvantageous for many workingmen to hold title to their own homes. The building and loan associations offer advantages to small borrowers, compel, with lenient force, regular savings, make withdrawal difficult, though not impossible, encourage building, and earn large interest.<sup>1</sup> Their management has been singularly free from incompetence and dishonesty,<sup>2</sup> and they have undoubtedly accomplished valuable results, especially in the vicinity of Philadelphia, where they have had their greatest successes. There are, however, certain disadvantages connected with the building and loan associations. They compel payments at specified periods, and do not readily adapt themselves to deposits of any size at any time. If a borrower dies before his home is paid for, his family may lose all. Withdrawal is a little too difficult; in fact, the whole system is inelastic. Yet there are additional advantages to counteract these drawbacks. The building and loan associations are more inexpensively administered than the savings-banks; the men who buy stock direct their own affairs, and so have the educational advantages of conducting business operations. A balance between the merits of the savings-banks and of the building and loan associations is very hard to strike; each has its own proper sphere, each contributes to the progress of the industrial people.

There is still another form of saving — insurance. The unexpected — death or accident — is so apt to happen to any individual before he can accumulate any funds at all, while his children are requiring the expenditure of every cent he earns, that it is necessary to form some plan of

<sup>1</sup> Hamilton, *Savings and Savings Institutions*, p. 129 f.

<sup>2</sup> Hanger, *Bulletin of the Bureau of Labor*, no. 55, p. 1572.

providing in advance for the mishap. The loss is divided over a large number of people by what is known as insurance. The wide vogue of life insurance among New York working people is recorded in Table xxxi.

TABLE XXXI

FAMILIES CARRYING PERSONAL INSURANCE OF \$500 OR MORE <sup>1</sup>

<i>Income group</i>	<i>Persons insured</i>		<i>Average persons per family</i>	<i>Average premiums per family</i>
	<i>Number</i>	<i>Per cent</i>		
\$400-499	2	25.	1.3	
500-599	4	23.5	.6	
600-699	38	52.8	1.7	\$13.05
700-799	53	67.1	2.6	18.24
800-899	37	50.7	2.2	17.62
900-999	43	68.2	2.5	23.71
1000-1099	20	64.6	2.3	25.46
Total	210	53.7	2.2	

But the insurance carried by these people was the so-called "old line," or ordinary insurance, the policies amounting to \$500, or over. Only these were tabulated, with the express purpose of excluding from consideration "industrial insurance." Technically industrial insurance is petty insurance sold at retail. Payments are generally made weekly in sums of from five to fifty cents, usually five or ten cents per person. The business is solicited by agents who commonly visit the homes each week to collect the premiums, thus sparing the overworked housewives the trouble of calling at a central office. If wages are high and regular, the mother may take the opportunity to carry an additional policy, and, when times are hard, she may have to reduce her outlay for premiums by five cents or so. Such insurance manifestly has many advantages: it is within the reach of all; the never-failing visit of the collector makes the people remember that they must pay regularly and promptly, and thus there is an indirect educational and moral advantage; men, women, and children, the entire family, may be insured; prompt pay-

<sup>1</sup> Taken from the *Standard of Living in New York City*, pp. 195, 197.

ment is made in case of death, the policies being incontestable after one or two years and payable within twenty-four hours of proof of death; the beneficiary may be changed at any time and is sure to receive the full benefit unless the premiums are more than four weeks in arrears; and a lapsed policy may be renewed within a year if the holder is healthy and pays his arrearages.<sup>1</sup> Senator Dryden says: "The system of industrial insurance is in my mind the greatest educator of thrift that has ever been introduced to the American public, and is continually operating in the direction of uplifting the working, the industrial people as we call them, and inculcating in them a higher degree of self-respect."<sup>2</sup> He further states that no other form of saving is practicable among the poor, that by this system children are taught the value of insurance, and that the agent becomes in many cases the intimate friend and able adviser of the families. He also affirms that industrial insurance has reduced the rate of pauper burials in eighteen American cities from an average of 18.5 per ten thousand inhabitants for the years 1881 to 1885, to 12.9 for the years 1897 to 1901.<sup>3</sup> One other fact apparently proves the practical utility of industrial insurance, its great popularity. In some cities there are nearly as many policies as there are people;<sup>4</sup> in Newark, for instance, among a population of 231,000 there were at one time 222,013 policies in force.<sup>5</sup> In the United States at large there were, in 1906, 5,792,956 old line policies and 17,841,396 industrial policies. So great numbers of the poor are actually reached.

Thus far industrial insurance appears to be a very worthy thing, and there is nothing intrinsically wrong in the idea of selling this precious commodity in such small

<sup>1</sup> *Bulletin of the Bureau of Labor*, no. 67, p. 793 ff.

<sup>2</sup> Testimony before the New York State Insurance Investigation Committee, vol. vi, p. 4946 ff.

<sup>3</sup> *American Journal of Sociology*, vol. xiii, p. 360 (quoted).

<sup>4</sup> Haley Fisk, *New York Insurance Investigation*, vol. vi, p. 5049 ff.

<sup>5</sup> Brown, *Development of Thrift*, p. 167.



quantities that even the poor may enjoy its beneficent influence. Yet there are certain features of the institution that are not so commendable. In the first place, the price of such retail insurance is set very high.

TABLE XXXII

INSURANCE SOLD FOR \$1, ORDINARY AND INDUSTRIAL POLICIES<sup>1</sup>

<i>Age</i>	<i>Industrial</i>	<i>Ordinary</i>	<i>Per cent excess</i>	<i>Age</i>	<i>Industrial</i>	<i>Ordinary</i>	<i>Per cent excess</i>
21	32.31	65.36	102	41	18.85	36.98	96
25	29.23	59.67	104	45	16.15	31.78	97
30	25.77	52.41	103	50	13.46	25.75	91
35	22.69	45.25	99	55	10.77	20.42	90
40	19.23	38.31	99	60	8.46	15.83	87

Table xxxii compares the cost of the ordinary and the industrial insurance. It is there developed that the industrial form costs from 90 to 100 per cent more per dollar of benefit than the insurance which the well-to-do can afford to purchase. This is really an enormous difference, and there must be some good ground for the poor having to pay so much excess.

There are various reasons. In the first place, the cost of writing an industrial policy is very large in proportion to the premium receipts; about fifty per cent of these policies lapse within the first year, and seventy per cent before their third anniversary is reached. The commissions to solicitors, collectors, and those who write up the policies are so great that no policy is self-supporting until it has been in force for three years. Thus seventy per cent of all business undertaken by the industrial companies is carried at a loss.<sup>2</sup> The other thirty per cent of the premium payers must bear the entire burden. Then, too, on account of expense no thorough medical examination is made, and so the risks are not as good as in ordinary insurance. The

<sup>1</sup> Taken from *Bulletin of the Bureau of Labor*, no. 67, p. 790.

<sup>2</sup> Senator Dryden, *New York Insurance Investigation Commission*, vol. vi, p. 4890 ff.



undesirability of the risks is increased by the fact that no occupations are normally excluded, and no addition is made to the charge of men engaged in excessively dangerous work. The fees are so small and so many that the machinery of bookkeeping is of necessity very complicated. Then, too, the maintenance and supervision of an army of collectors, large enough to make thirteen million visits every week, is no inexpensive undertaking.<sup>1</sup> Thus the cost of administering industrial insurance is 40 per cent of the premiums; compare this with the expense of administering the funds of savings-banks, 1 per cent to 1.3 per cent of the year's deposits and 0.28 per cent of the total assets.<sup>2</sup> Add to these facts, which make necessary high charges, the testimony of an official that one of the largest life insurance companies made no profit on its old line policies, but paid its dividends entirely from its industrial business,<sup>3</sup> and there is no doubt that the premiums are exorbitant — far in excess of the value of the return. The charges for sick, accident, and combination policies at retail are almost as high.<sup>4</sup>

But there are other pernicious features of industrial insurance. "Burial money — that is the be all and end all of insurance among the poor. The little weekly premiums are not investments, are not hoardings, but are a pious provision for decency and propriety in the hour and article of death."<sup>5</sup> This attitude seems to be universal. Instead of alleviating the lot of the widow and orphan, industrial insurance is used to pay one last grand tribute to the "dear departed," other use would be desecration; it would seem that those left behind "did not mean well by him." Again, many families insure that have no moral

<sup>1</sup> Senator Dryden, *New York Insurance Investigation Commission*, vol. vi, p. 4876 ff.

<sup>2</sup> Brandeis, *Independent*, vol. lxi, p. 1479.

<sup>3</sup> *New York Insurance Investigation Commission*, vol. vi, p. 5053.

<sup>4</sup> *Bulletin of the Bureau of Labor*, no. 67, p. 807 ff.

<sup>5</sup> *Ibid.*, no. 64, p. 614.

right to do so; they are not properly fed. "The very fact, however, that the premium payments are discontinued shows that the class which is insured either lacks the available means to become policy-holders or are too thriftless to persist in saving. In either case, the investment has been demoralizing to the intermittent saver. It has withdrawn from immediate consumption a much-needed part of the weekly wage, or, because unpersisted in, has reacted unfavorably on the quondam policy-holder."<sup>1</sup>

Insurance is furnished in other ways. Some of the labor unions have instituted systems of benefits, notably the seven unions in the railroad brotherhood.<sup>2</sup> However, this insurance by organizations of employees has often been conducted without regard to the best actuarial methods, and has sometimes proven disastrous.<sup>3</sup>

Some proportion, then, of the industrial class contrives to accumulate money, which, except in unusual circumstances, is a very desirable practice. Savings-banks and building and loan associations are excellent agencies for the encouragement of thrift; but the form of insurance within the means of laborers, though it offers some superficial advantages, is exorbitantly expensive and is perverted in use. Thus industrial insurance has probably been injurious to most of its supposed beneficiaries. The welfare work of the Metropolitan Life Insurance Company — with its system of education, and nursing, and its plans for sanatoria — is efficacious in swinging the balance the other way.

<sup>1</sup> Brown, *Development of Thrift*, p. 167.

<sup>2</sup> *American Journal of Sociology*, vol. xii, p. 756 ff.

<sup>3</sup> *Ibid.*, vol. xii, p. 717 ff.

## CHAPTER IX

### HEALTH

IN the preceding chapters it has been shown that a large proportion of the industrial people in the United States are inadequately fed, others live in tenements which cannot for a minute be considered worthy the name of homes, and still others are insufficiently clothed. These classes in fact are by no means mutually exclusive: it is certain that many laborers suffer from scanty satisfaction of all three of these wants at the same time. In connection with each of these subjects it has been remarked that an impairment of health is the necessary consequence of failure to meet a definite minimum of requirements. It is now time to inquire just what are the conditions of physical soundness among the working people.

There is no necessity of emphasizing the importance of maintaining the body in perfect working order — the commercial value of health is widely recognized: but it may not be amiss to recall one or two facts. Of the 2567 families intensively studied by the Bureau of Labor in 1901, 1969, or 76.70 per cent, were compelled to make expenditures on account of sickness and death, the average outlay being \$26.78.<sup>1</sup> A further light on the rôle that disease plays in the life of the industrial people is contained in Table xxxiii.

Not 12 per cent of the New York families could escape some expenditure for combating sickness; 55 per cent of the families suffered from serious illness, and 34 per cent received free medical attendance. It was probably largely

<sup>1</sup> *18th Annual Report United States Commissioner of Labor*, pp. 503, 505, 509.

due to the convenience of the Free Dispensaries that New York poor spent, on the average, less than the families in the United States at large for the sake of health, although the fact that the data of the Commissioner of Labor included funeral expenses under the same head helps to account for the difference. Whatever else may be deduced from these data, it is evident that expenditures for health do play a prominent part in the family budget, a

TABLE XXXIII

HEALTH<sup>1</sup>

<i>Income group</i>	<i>Without expenditure for health</i>		<i>Cases of serious illness</i>		<i>Free medical aid</i>		<i>Expenditure for dentist</i>		<i>Average expenditure for health</i>
	<i>No.</i>	<i>Per cent</i>	<i>No.</i>	<i>Per cent</i>	<i>No.</i>	<i>Per cent</i>	<i>No.</i>	<i>Per cent</i>	
\$400-499	1	13	5	63	6	75	2	25	
500-599	3	18	9	53	7	41	2	12	
600-699	7	10	41	57	29	40	8	11	13.78
700-799	11	14	47	59	30	38	12	15	14.02
800-899	7	10	42	58	30	41	12	17	22.19
900-999	7	11	34	54	19	30	12	19	23.30
1000-1099	5	16	15	48	5	16	7	23	14.80
1100-1199			9	50	3	16	6	33	
Total	46	11.8	217	55	132	34	67	16	

very important part when it is realized that the outlay for food, clothing, and housing is fundamentally expenditure for the preservation of bodily soundness.

"Economically viewed, health is that state in which a person exists fully able, without suffering, to do what he has to do." "Health and strength, physical, mental, and moral, are the basis of industrial efficiency, on which depends the production of material well being."<sup>2</sup> Unless one is physically fit, he cannot perform comfortably and acceptably his apportioned task. But, in a sense, mere economic efficiency is the least reason for desiring sound health.

<sup>1</sup> Chapin, *Standard of Living in New York City*, p. 190.

<sup>2</sup> F. L. Hoffman, *A. A. A.*, xxvii, p. 465.

Since the children of weak parents may exhibit a tendency toward degeneration of some sort, physical perfection is vital to the future of the race. Man, moreover, is in himself worth while. Handicapped by weakness, he cannot enjoy life, he cannot develop to his greatest moral and intellectual possibilities. If the requisites for business success are "a cold heart and a good digestion," the condition of a happy life is a warm heart and a sound body.

Among the most important industrial conditions affecting health are the hours of toil. In 1900, a study of this subject was made by the New York Bureau of Labor Statistics. "To state exactly in a single term the duration of the average working day throughout the length and breadth of an entire country is manifestly impossible,"<sup>1</sup> yet an attempt was made to secure a crude mean. The result fixed the average working day as eight hours for Australasia, nine for Great Britain, and nine and three-quarters for the United States; all other countries, save Denmark, had more prolonged periods of exertion. The movement to shorten the day's labor, begun as early as 1825 in New York, has continued intermittently ever since, and the duration of toil is still decreasing.<sup>2</sup> Long hours result in physical and mental fatigue, in the accumulation in the system of poisonous wastes, and often in hypertrophy and enlargement of the heart. The symmetrical development of young people who work during extended periods of time is often inhibited, and racial deterioration is threatened. Sickness and death find easy victims in those who labor excessively, and, the body being exhausted in about the fifth hour of toil, accidents are then frequent. Long hours, too, promote the use of stimulants,<sup>3</sup> and tend to destroy family life.<sup>4</sup> Another effect of pro-

<sup>1</sup> *Annual Report New York Bureau of Labor Statistics*, 1900, p. 42.

<sup>2</sup> *Ibid.*, p. 3 ff.

<sup>3</sup> *Ibid.*, p. 60.

<sup>4</sup> *American Journal of Sociology*, vol. xiv, p. 652.

longed exertion is observed in the Southern cotton mills, where many men will not work more than three or four days a week, and the help is very hard to retain because of the unpopularity of long hours.<sup>1</sup> Miss Van Vorst cites a pathetic little story illustrating the effect of unremitting toil on a child, who professed to like nothing better than reading when she was not tired. She was asked if she were often fatigued. "And this question surprises her. She looks up at me and smiles. 'Why I'm *always* tyrd. I read novels for the most part; like to read love stories and about fo'ran travel.'"<sup>2</sup> There can be no doubt that excessive labor dwarfs the victims physically and intellectually.

Were they necessary for the support of mankind, all these evil effects of the long day could be endured, but there is wide ground for the belief that without substantial detriment to industry less time could be required of laborers. Robert Owen was able to make his business profitable with three hours less of daily running time than his competitors. After recounting some experiments with the shorter working day, Mr. John Rae says, "Now all this story of the gradual abbreviation of the day of labor in the chief manufacturing countries of the world, showing, as it plainly does, how each successive reduction from fourteen hours to twelve, from twelve to ten, from ten to nine, has always been met by unexpected resources contained in the minds and muscles of the laborers themselves, naturally suggests the question whether those resources may not again respond to fresh reduction, and whether the best and most profitable limit for the day of labor may not be found below the nine hours line."<sup>3</sup> "Now it may pay the capitalist to work his men twelve hours a day for twenty years rather than eight hours a day for thirty or forty years, but it certainly does 'not pay' the com-

<sup>1</sup> *Massachusetts Bureau of Statistics of Labor*, 1905, p. 73 and p. 64.

<sup>2</sup> Van Vorst: *The Woman Who Toils*, p. 263.

<sup>3</sup> Rae, *Eight Hours for Labor*, p. 43.



munity. In the former case, the workman can be regarded as little more than a working animal, and the twenty or thirty years that he lives beyond the period of active work arrive too late for him to enjoy them as a social being who can contribute to the happiness of the community. In the second case, the workman would not only produce more material good in his lifetime but would always be an active citizen, interested in the higher life of the community.”<sup>1</sup> Some employers consider all work beyond nine, or even eight hours, a mistaken policy.<sup>2</sup> The short day that gives Massachusetts the best workmen in the country is necessary to maintain America’s high industrial position.<sup>3</sup> So relief from prolonged toil is not only beneficial to the industrial people physically, morally, and intellectually, but is possible, at least in many branches of manufacture, without loss of productivity.

Closely akin to the evil of long hours is the shortening of trade life caused by excessively arduous labor. “A general complaint comes from all trades unions and from workers in all occupations respecting this shortening of trade life.”<sup>4</sup> Boys frequently commence work while too young, reach their maximum efficiency between the ages of twenty and thirty-five, and are old or worn out by forty or fifty.<sup>5</sup> The glass-blower, for example, could formerly expect to execute good work up to the age of sixty, but now, though he produces almost twice as many bottles in a day, he cannot continue at his trade after he has passed fifty, or at the most the fifty-five year mark.<sup>6</sup> “The other day a big corporation passed a law that hereafter it will not employ a man who is over forty.”<sup>7</sup> “This

<sup>1</sup> *New York Bureau of Labor Statistics*, 1900, p. 67.

<sup>2</sup> Brooks, *Social Unrest*, p. 249.

<sup>3</sup> *New York Bureau of Labor Statistics*, 1900, p. 68.

<sup>4</sup> *Report of the Industrial Commission*, vol. xix, p. 733.

<sup>5</sup> Hayes, *A. A. A.*, vol. xxvii, p. 496.

<sup>6</sup> *Report of the Industrial Commission*, vol. xix, p. 763.

<sup>7</sup> *Letters from a Working Man*, p. 152.

tendency to reject a man because of age is growing among employers, and, whether as a business policy it may be right or wrong, there is no doubt of its bringing the middle-aged man in ever increasing numbers face to face with the grim problem of how the necessities of existence are to be provided for the remainder of his life.”<sup>1</sup> “The average woman who earns her living as a domestic is commercially dead after she is forty-five years of age. There is no place for a man fifty years of age, if he is a common laborer, if he shows his age.”<sup>2</sup> The testimony to this shortening of the trade life is universal; even hair dyes are frequently resorted to by desperate men who cannot postpone becoming gray-headed.<sup>3</sup> This whole problem is fundamentally one of health; by long hours, mercilessly exacting machinery, severe competition, and unhygienic conditions of labor, men are prematurely aged; their nerves are quickly ruined.<sup>4</sup> As it is advantageous to individual employers to profit from the labor of children so it is probably a good “business” policy to use up workmen and quickly replace them with new, fresh hands. All this means a waste of productive power of human labor, it means that middle-aged men will be forced into idleness, thus increasing the throng of paupers. Old people will either be dependent on their children or will have to seek public aid, for, in present circumstances, they cannot save enough to support themselves in their years of decline. Thus there will be suffering among the people and a tendency for young children to be sent to work. Not only are the American industrial people often under-fed, under-clothed, and under-housed; they are forced to toil under severe nervous strain, are early worn out, and then they are cast aside. Surely it is not a pleasant prospect to work

<sup>1</sup> *New Jersey Bureau of Labor Statistics*, 1902, p. 213.

<sup>2</sup> *Report of the Industrial Commission*, vol. xix, p. 733. See also xv, 223.

<sup>3</sup> O'Connell, *A. A. A.*, vol. xxvii, p. 493 ff.

<sup>4</sup> *Ibid.*, p. 494.

desperately hard and look forward all the while to an old age of decrepity, or inactive destitution.

Another factor that enters vitally into the life of the working people is accidents. Newsholm said that in the London dock-yards one man in every six was seriously hurt during the year. On the railroads, at the beginning of the present decade, one trainman in every 137 was annually killed, and one in every eleven injured; one employee in every 399 met his death in service, and one in every twenty-six was wounded.<sup>1</sup> In 1904 the railways killed 3632 and injured 67,067 of their own employees, their total destructive power, however, was to be measured by 10,046 lives and 84,155 injuries.<sup>2</sup> It used to be conservatively estimated that the number killed and wounded in industry in the United States was half a million a year.<sup>3</sup> No less an authority than Mr. F. L. Hoffman estimates that there were in 1908 between 30,000 and 35,000 fatal industrial accidents in the United States and *two million* non-fatal accidents.<sup>4</sup> If industry would prevent the misery which follows these mishaps, the situation might bear a slightly different aspect, but the fact is, that these accidents cause an untold amount of suffering. In Michigan, for instance, in 1906, 827 accidents were reported, in 428 of which the victims were married men. Sixty were killed and 342 severely injured; yet to only 193 were wages paid during disability, and 315 were helped by benefits from other sources.<sup>5</sup> The significance is clear; when a man is injured, in eighty per cent of the cases, his pay is discontinued. Sometimes he has other resources — industrial insurance, benefit societies, employer's liability, yet, as a rule, these

<sup>1</sup> *Report of the Industrial Commission*, vol. xix, p. 913.

<sup>2</sup> Interstate Commerce Commission, *Statistics of the Railways of the United States*, 1904, p. 104.

<sup>3</sup> Reeve, *Charities and the Commons*, vol. xvii, p. 803, and Hammond, *Workmen's Compensation*.

<sup>4</sup> *Bulletin of the Bureau of Labor*, no. 78, p. 458.

<sup>5</sup> Michigan, *Bureau of Labor*, 1907, p. 293.

are wholly inadequate to his wants. The result is he suffers; if he is married, his family endures distress. Nine families in every ten in Europe require aid after an industrial accident.<sup>1</sup> What assistance do they receive? Take the death of the wage-earner as the emergency which calls for the greatest amount of compensation. Table XXXIV shows what recompense can be expected in Amer-

TABLE XXXIV

COMPENSATION TO FAMILIES OF PERSONS KILLED IN INDUSTRIAL ACCIDENTS IN PITTSBURG, IN 1908 <sup>2</sup>

Nothing	in	88 cases	29%
0-\$50	"	21 "	6.9
51-100	"	72 "	23.7
101-300	"	33 "	10.8
301-500	"	29 "	9.6
501-1000	"	42 "	13.8
1001-2000	"	11 "	3.6
2001-3000	"	4 "	1.3
3001-over	"	4 "	1.3

ica. It appears that 36 per cent of the families were given just about enough to pay for a decent funeral; 80 per cent received less than \$500—enough to support them a year, perhaps—what would follow? True, not every household is visited by these accidents, but it is an uncontrovertible fact that a great amount of suffering, direct and indirect, follows the deaths alone. When those accidents, which may disable for life, or which may only temporarily incapacitate the victim for work, are added, the total misery must be appalling. Of the 24,402 fathers of families treated in the 18th Annual Report of the Commissioner of Labor, 240, or about 1 per cent were idle an average of over nine weeks because of accidents.<sup>3</sup> Nine weeks with no income from the mainstay of the family is no

<sup>1</sup> Hunter, *Poverty*, p. 35.

<sup>2</sup> These persons killed were contributing to the support of others. Taken from *Charities and the Commons*, vol. xxi, p. 1161.

<sup>3</sup> 18th Annual Report of the Commissioner of Labor, p. 290.

small burden for a household which, without being subjected to the additional cost of medical care, finds it difficult enough to meet expenses.

Even more baneful, because more far-reaching, is disease. Thirty-seven hundred and sixty-three, or 15 per cent of the heads of families referred to in the preceding paragraph were kept in idleness by sickness for periods averaging over eight weeks. It has been explained how the conditions of living among the industrial people predispose to disease. The pernicious effects of these conditions are augmented by migration from one part of the country to another, by the ignorance of city hygiene displayed by country people entering urban homes, and by the uncleanly habits of the households, sleeping in underclothes, for instance.<sup>1</sup> In addition to these forces, there are the tendencies of certain trades to cause specific diseases, due to dusts in many cases. So great is this liability to illness that, in one canvass of a hundred New York tenement families, Miss Caroline Goodyear found only thirty-seven able-bodied men.<sup>2</sup> Of the Chicago Italians 686, or 17.5 per cent of the men, and 17.4 per cent of the women were sick during the course of the year, the most prevalent ailments being bronchitis, female complaint, rickets, fevers, and eye troubles.<sup>3</sup> Typical of the condition of the Southern mill operatives is probably the snatch of conversation in "The Woman Who Toils." "Why thar ain't never a haouse but got somebody sick; I suttenly never did see a place like this for dying in winter time. I reckon it's funerals every day." In that mill town, Miss Van Vorst "never saw a rosy cheek nor a clear skin."<sup>4</sup>

Since "it is almost impossible for a large class of women

<sup>1</sup> Bacon, *American Journal of Sociology*, vol. iii, p. 66 ff.

<sup>2</sup> *Charities and the Commons*, vol. xvi, p. 195.

<sup>3</sup> *9th Special Report of the Commissioner of Labor*, p. 402 ff.

<sup>4</sup> Van Vorst, *The Woman Who Toils*, p. 285.



wage-earners to be healthy,"<sup>1</sup> it is probably the working-woman who suffers most. In normal life from eleven to eighteen per cent of women experience severe suffering during their monthly periods, but among business women the percentage is from seventy-eight to ninety-one. "In the working-girl severe suffering increases. All cases report increased difficulty of work, both mental and physical, during the menstrual period, — the working-girl suffering most." Thus the laboring women suffer especially on account of their sex, but the wives of the industrial workers have still greater troubles, due partly to ignorance, partly to poverty. A doctor who usually requires the assistance of a nurse ordinarily charges \$10 for attendance at birth, but a midwife will serve much more cheaply and can make herself useful about the house in addition. It is for this reason that midwives are employed for about 48 per cent of the parturitions in New York City.<sup>2</sup> About 90 per cent of these midwives are ignorant women. Miss Crowell found that, of the five hundred whom she examined, 29 admitted willingness to perform criminal operations, and 119 others were of very suspicious character. Some of these persons were the acme of filth.<sup>3</sup> Just how much harm is done by this inefficient attendance can never be known, but it must be great.

It is probable that at any given time more than half the tenement house dwellers in New York City have tuberculosis.<sup>4</sup> Probably half a million people annually profit from the free dispensaries of that city.<sup>5</sup> But the most impressive evidence of the prevalence of disease among the industrial people is the testimony of Table xxxv.

<sup>1</sup> Richardson, *A. A. A.*, vol. xxvii, p. 625.

<sup>2</sup> Ralph Folks, *Charities and the Commons*, vol. ix, p. 429.

<sup>3</sup> *Charities and the Commons*, vol. xvii, p. 674.

<sup>4</sup> Brooks, *Social Unrest*, p. 251, quotes Dr. John H. Pryor.

<sup>5</sup> Warner, *American Charities*, p. 249.



TABLE XXXV

BURDENS AND BURDEN-BEARING POWER OF 1000 PERSONS IN VARIOUS CLASSES, POPULATION OF DUBLIN <sup>1</sup>

	No. of persons in a thousand		Deaths per	Ratio sickness to
	Under 15	Over 15	thousand	effective health. ]
Professional and independ-				
ent classes	229	771	15.20	1 : 24.5
Middle class	300	700	26.21	1 : 12.6
Artisans, petty shop-keepers	322	678	23.00	1 : 14.0
General service, includes				
workhouse inmates	277	723	37.79	1 : 8.8

True, these data represent the population of Ireland, yet the relative condition of classes would probably be similar in the United States. It is needless to expatiate upon this table. Members of the working classes must expect to be ill from one fourteenth to one ninth of the time. What a burden this is in the expense for medical care, in loss of earnings, and in physical pain! It is no wonder that from 20 per cent to 25 per cent of poverty is attributable to sickness.<sup>2</sup>

There is another form of disease, widely known, yet almost ignored in social studies. Through ignorance or perversity, venereal affections, particularly gonorrhœa, are often contracted by youths of 16 to 20; and this malady is often prevalent to such an extent as almost to rival measles.<sup>3</sup> According to the best statistics 60 per cent of young men approaching maturity become affected with venereal disease in a single year.<sup>4</sup> To be sure, this plague is by no means peculiar to industrial people, yet it deserves mention because of the large, though silent, part it must play in the lives of the masses. Though it seldom brings death to the man, gonorrhœa causes between one-half and three-quarters of the sterility in marriage, and 20 per cent to 30 per cent of blindness,<sup>3</sup> 80

<sup>1</sup> Warner, *American Charities*, p. 115.

<sup>2</sup> *Ibid.*, p. 40.

<sup>3</sup> *Charities and the Commons*, vol. xv, p. 712 ff. (Ed.).

<sup>4</sup> Bangs, *Charities and the Commons*, vol. xv, p. 715.

per cent of pelvic diseases of women, and a large part of the chronic ill health common to this sex.<sup>1</sup> This disease which men esteem so trivial falls with terrible force upon their innocent wives and children. It is one of the great unsolved problems of the working people, a problem which they cannot even state.

The children, too, have their own afflictions. In 1906, it was announced by the New York City Health Department that two thirds of all children examined in the schools were physically defective.<sup>2</sup> As a consequence of this and several other startling statements made at that time, a "Committee on the Physical Welfare of School Children" was organized in May of that year, and an investigation made. This study revealed that malnutrition was present in 12.9 per cent of the defective children, 79 per cent had bad teeth, 47 per cent nose defects, 45 per cent throat defects, and 70 per cent enlarged glands. Not all of the defects could be attributed to extreme poverty, but it was noticeable that while only 50 per cent of families with incomes of less than \$10 per week employed a physician, 68 per cent of the households earning \$10 to \$19, and 77 per cent of those receiving over \$20 enjoyed the services of doctors. The same increase in physical care was apparent in the proportions of those who consulted the dentists, but families of the middle class were the most free in their use of public dispensaries. This is an interesting detail; the main results of the investigation must be touched upon. If New York is at all typical of the nation, there are probably 12,000,000 physically defective children in the schools of the United States. In New York City 41,600 children are insufficiently fed, and 299,600 have bad teeth. Defects were not confined to the poor, though there were most defects among families with marginal incomes; nor was

<sup>1</sup> Buckley, *Charities and the Commons*, vol. xv, p. 720.

<sup>2</sup> *American Statistical Association*, vol. x, p. 272 ff. (Whole paragraph a condensation of this article.)

TABLE XXXVI

DEATH-RATES IN CERTAIN OCCUPATIONS (MALES) <sup>1</sup>

<i>Occupation</i>	<i>Death-Rate</i>	
	1900	1890
All Occupations	<u>15.</u>	<u>13.8</u>
Architects, artists	11.7	12.4
Clergymen	23.5	18.2
Engineers and surveyors	8.2	5.6
Lawyers	17.2	17.7
Physicians and surgeons	19.9	21.6
Teachers (school)	12.2	10.4
All professional	<u>15.3</u>	<u>15.7</u>
Clerical and official	<u>13.5</u>	<u>9.8</u>
Commercial travelers	5.7	5.8
Merchants and dealers	16.4	14.7
Hucksters and peddlers	12.	14.1
All mercantile and trading	<u>12.1</u>	<u>12.3</u>
Hotel and boarding-house keepers	22.3	14.9
Saloon-keepers, liquor-dealers, bar-tenders, and restaurant-keepers	13.3	14.4
All public entertainment	<u>15.4</u>	<u>14.5</u>
Personal service, police, and military	<u>12.9</u>	<u>15.4</u>
Laborers (not agricultural)	20.7	25.3
Servants	<u>15.5</u>	<u>12.9</u>
All laboring and servant	<u>20.2</u>	<u>22.6</u>
Blacksmiths	18.3	15.6
Boot- and shoe-makers	9.4	15.3
Brewers, distillers, rectifiers	19.7	14.7
Butchers	16.1	14.9
Cabinet-makers and upholsterers	18.	15.3
Carpenters and joiners	17.2	13.8
Cigar-makers and tobacco-workers	18.7	16.3
Compositors, printers, pressmen	12.1	11.1
Coopers	23.8	21.5
Glass-blowers and glass-workers	10.8	9.5
Hat- and cap-makers	17.9	19.5
Machinists	10.5	11.4
Masons (brick and stone)	19.9	15.6
Mill and factory operatives (textile)	8.8	8.1
Millers (flour and grist)	26.6	17.3
All manual and mechanical	<u>13.8</u>	<u>13.</u>
Farmers, planters, farm laborers	17.6	11.9
Gardeners, florists, nurserymen	17.2	14.8
Miners and quarrymen	9.6	7.8
Sailors, pilots, fishermen	27.7	22.
Steam railroad employees	10.8	9.
Stock-raisers, herders, drovers	32.1	19.4
Draymen, hackmen, teamsters	11.	12.1
Boatmen and canalmen	18.8	20.1
All agricultural, transportation, and outdoor	<u>15.8</u>	<u>12.1</u>

<sup>1</sup> *Twelfth Census, Vital Statistics*, vol. i, p. cclx (extracts).

malnutrition the cause of the illness. The little ones are not allowed adequate sleep, nor are they given proper medical care, too much reliance being placed on patent medicines and "out-growing" diseases. The dentist is hardly consulted at all. Parents can and do provide physical care for their children if they realize that it is indispensable. It cannot be doubted that there are many, many defective children in the schools;<sup>1</sup> the physical condition of those in the mills needs no comment here.

One more point must be touched upon, the light that mortality statistics throw upon the comparative healthfulness of occupations. F. L. Hoffman says that one-half of the deaths between the ages of fifteen and sixty-five are preventable.<sup>2</sup> This does not mean that the rate of mortality could be cut in half by preventing the action of the specific causes that bring about this 50 per cent of preventable deaths; but it does imply that human life can be greatly lengthened. Table xxxvi shows clearly that many of the industrial occupations are wasteful of human life.

Poor houses, inadequate nourishment, and insufficient clothing, combined with long hours and unsanitary conditions of labor, combine to undermine the health of industrial people. This is strikingly evidenced by the present tendency to shorten the trade life. Accidents are very much too numerous, and cause a "dead loss" to society. Moreover these mishaps every year throw into distress or actual pauperism many families. Disease, too, is at work, especially among the tenement house population and the overworked factory people, causing physical and economic suffering. A great problem presents itself in the wide prevalence of venereal afflictions and in the suffering brought upon women as a consequence of their toil and of improper assistance in child-birth. Even the children are

<sup>1</sup> See for partial confirmation, Kirkpatrick, *Fundamentals of Child Study*, chapter xvii.

<sup>2</sup> *Charities and the Commons*, vol. xvi, p. 95.

widely subject to physical defects. The industrial people certainly do not have enough money to spend for the preservation of health, and they are exposed to great dangers both from accidents and disease — dangers that ought not to be countenanced a moment. Nothing has been said of the relations of impure milk to the infantile death-rate nor of the oppressive burden of frequent funerals; but enough facts have been presented to prove that the laborer enjoys far less bodily health than he can reasonably demand for physical and economic efficiency, not to mention his own intrinsic worth as an end in himself.

## CHAPTER X

### INTELLECTUAL AND SOCIAL LIFE

So far this study has been confined almost exclusively to the material life of the working people, but there exists another side. Though the psychology of the laborers is every bit as important as their food and clothing, it is too large a theme to be adequately discussed as a mere part of the wider subject of the Standard of Living. In this chapter, therefore, the effort is limited to a few of the most important phases of thought and resulting action. In so large a country, it is reasonable to expect the working classes to have almost every conceivable variety of idea and belief: only those opinions which are typical of large numbers of people are here mentioned.

Perhaps the most important part of man's mental life is his attitude toward matters of sex. The taboo placed upon this subject by polite society, together with the pleasure derived by the average man from gross thoughts, lend it a certain charm in the mind. "Between youth and maid a 'Platonic friendship' is impossible, not because it goes against their nature, but because it clashes with the dominant tradition that any liking between them must be sentimental."<sup>1</sup> So from earliest childhood the matter of sex is given an artificial position in the mind. This develops into a love of the obscene which is almost universal, but which seems to be most tolerated or least concealed in the breasts of the laboring class. "On the subject of morality," says the anonymous author of "The Long Day," "I am constrained to express myself with comparative diffidence lest I be misinterpreted and charged with vilifying

<sup>1</sup> Ross, *Social Psychology*, p. 269.



the class to which I once belonged. . . . The average working girl is even more poorly equipped for right living and right thinking than she is for intelligent industrial effort. One of the worst features of my experience was being obliged to hear the obscene stories which were exchanged at the work-table quite as a matter of course, and, if not a reflection of vicious minds, this is at least indicative of loose living and inherent vulgarity. The lewd joke, the abominable tale, is the rule, I assert positively, and not the exception among the lower class of working girls.”<sup>1</sup> If the reader’s experience is not sufficiently wide to enable him to believe that this statement is essentially true, he may be interested in the words of Dr. Warner — “No boy among boys, or man among men, can fail to have evidence thrust upon him showing that a very great amount of vitality is burnt out by the fires of lust. Among the rougher class of day laborers upon railroads, in quarries, and even upon the farms, the whole undercurrent of thought, so far as conversation gives it evidence, is thoroughly base and degrading. In several cases that the author investigated carefully, inefficiency certainly resulted from the constant preoccupation of the mind with sensual imagining. . . . Personal acquaintance with railroad day laborers, and others of a similar class, convinces the writer that they are very commonly kept from rising in the industrial scale by their sensuality, and that it is this and the resulting degeneration that finally convert many of them into lazy vagabonds.”<sup>2</sup> Not only does vile mental imagery characterize a large proportion of the laborers, but the thoughts often lead to deeds. Possibly the “morals of the working class are as high as those of the middle class”<sup>3</sup>; yet, both from the large number of prostitutes who formerly inhabited the tenements of New York, and from the prevalence of venereal disease spoken of in the last

<sup>1</sup> *The Long Day*, p. 281.

<sup>2</sup> Warner, *American Charities*, p. 67.

<sup>3</sup> Stephens, *Higher Life for the Working People*, p. 96.

chapter, it is certain that their conduct is not as lofty as it should be.<sup>1</sup>

Now, how does this baseness of thought influence home life? "Hasty marriage is usually the working girl's last protest against a wage-earning system that pushes her to the wall."<sup>2</sup> Far more men than most good souls would willingly admit, in practice, if not in theory, hold to the idea that the wife is purchased for the pleasure of her lord. "Abstinence is out of the question. The sentiments of men who purchased their wives still exist among many of the lower stratum of society. The woman is something for their use, for which they paid the price."<sup>3</sup> The result is that there are often too many births; children follow each other too quickly for the mother's health, and for their own welfare; in New York City, women have been found prolonging lactation in the vain belief that it prevents conception. Indeed, so hard do they find married life that many a mother solemnly warns her daughter not to marry.<sup>4</sup> In a neighborhood by no means the worst in Brooklyn, one woman is universally envied because her husband does not beat her. Sometimes very little affection is wasted between man and wife. He earns the living, and she keeps the house. After supper, he goes out to join the men, she stays in and "minds" the children. Husband and wife refer to each other as "her" and "him." "Furthermore, I have found among working people almost no pretence of feeling where none exists. Where the death of a husband has meant merely a loss of income, with the attending problems of struggle and adjustment, there is no effort to make it appear otherwise."<sup>5</sup> Children are often neglected if the mother must work hard, at other times they are inadequately nourished. The whole situation can be

<sup>1</sup> See *The Woman Who Toils*, p. 271 f.

<sup>2</sup> MacLean, *American Journal of Sociology*, vol. ix, p. 306.

<sup>3</sup> Roberts, *Anthracite Coal Communities*, p. 72 ff. and 85.

<sup>4</sup> Herzfeld, *Family Monographs*, p. 19 and p. 51.

<sup>5</sup> Eastman, *Charities and the Commons*, vol. xxi, p. 566.

summed up by saying, for very many families, "there is very little spiritual comradeship."<sup>1</sup>

Perhaps it will be well to recite the routine of a coal-miner's wife as recorded by Dr. Roberts. She must have his breakfast ready by five or five-thirty; housework occupies her until it is time to wash and dress the children preparatory to giving them breakfast and sending them to school. Then the baby must be bathed and nursed, and the children's dinner cooked. The afternoon is spent in preparing a hearty supper for the miner, which must be all ready when he appears, because then the good wife has to wash his back for him. After supper comes dish-washing, and then the children are put to bed. The evening has to be spent mending. Add to this the marketing, washing, baking, and other incidentals, and the life of the miner's wife is by no means attractive.<sup>2</sup> It is not alone the miners who impose this wearisome existence on their families. Among the Southern cotton people domestic practices are just as unbearable, and routines of equal hardship may be everywhere observed. It is not intended to place the blame upon the men, the source of the misery lies in the condition of industry that requires excessive labor, and in the state of society that tolerates such low ideals of womanhood and home life.

That is one side of the question. On the other hand, it is just as true that "The tenement houses have many instances of devoted family affection. It is impressive and reassuring to find that under much of the home life of the district there is an impregnable rock of fundamental morality. The virtue of generosity and certain aspects of moral courage exist in a high degree."<sup>3</sup> There can be found, indeed, among the American industrial workers many, many instances of the most happy and unselfish

<sup>1</sup> Herzfeld, *Family Budgets*, p. 51.

<sup>2</sup> Roberts, *Anthracite Coal Communities*, chapter v, part 2.

<sup>3</sup> *The City Wilderness*, p. 289.

lives. In these households, in almost all families in fact, if woman is treated as a chattel, she is yet, in a sense, the master. "The woman is, in almost every sense, of greater importance than the married man of the artisan class, in any scheme for storing up economic energy. The artisan of good habits who is ambitious for economic improvement often makes his wife his banker, and gives her control of the domestic budget. For the most part, the man only exercises a veto power."<sup>1</sup> It seems to be almost universal practice for the wife to hold the family purse. In many cases, the entire earnings are intrusted to her, and she even doles out to her husband carfare and beer money.<sup>2</sup> So, although a brutal lord-of-property attitude is characteristic of many husbands, there are among the workers, all varieties of family life.

It is not uncommon to boast that culture and refinement breed a philanthropic spirit, but it is probable that there is more genuine kindheartedness among the laboring classes than among the wealthy. "There is more honor than courtesy in the code of etiquette. . . . Each man for himself in work, but in trouble all for the one who is suffering. No bruise or cut or burn is too familiar to pass uncared for."<sup>3</sup> "It takes a long time to exhaust the reservoir of kindness and true charity which exists among the poor, for, as Maurice Hewlett says:

'Only the poor love the poor,  
And only they who have little to eat  
Give to them that have less.'"<sup>4</sup>

The attitude of some of the laborers may be typified in the words of the old hag who aided the author of the "Long Day," when her awkwardness had put her far behind in her work: "That's all right. I'm glad to help yer! And

<sup>1</sup> Hamilton, *Savings and Savings Institutions*, p. 177.

<sup>2</sup> Herzfeld, *Family Monographs*, p. 50.

<sup>3</sup> Van Vorst, *The Woman Who Toils*, p. 43.

<sup>4</sup> Quoted by Hunter, *Poverty*, p. 71.

sure, if we don't help each other who's going to help us poor devils, I'd like to know?"<sup>1</sup> And finally it is relevant to quote from the "Letters of a Workingman": "There's certainly nothing stingy about the people in the tenements. . . . They'll respond more readily than any other class of people, even though it costs them lots more to do it."<sup>2</sup> The testimony to the mutual helpfulness of the industrial people is well-nigh universal. This is not so remarkable as it, at first blush, seems, for it is only suffering that makes possible sympathy, and sympathy it is that causes kindly actions.

In the discussion of food, it was noted that meals were often bolted during the noon hour in order that the hands might have time for conversation. The working-girls are often voluble talkers, but their speech dwells mostly upon young men and sociables and parties. Those who read find material in their books; extravagant romances most of them are, with pretty or striking names; hardly ever is a story of the slightest value. Thus both talk and reading is unelevating — but a blessed diversion<sup>3</sup>; newspapers are eagerly devoured by most of the men.

Another interesting light upon the character of the industrial class is that shed by their diversions. For recreation and amusement 70.39 per cent of the 2567 families intensively studied by the Department of Labor made expenditures averaging \$17.44.<sup>4</sup> This is by no means an extravagant outlay for pleasure; it could well be larger without detriment to the people, but evil lies in the fact that much is unwisely spent. The sights and sounds of the street are undoubtedly interesting to all, but can hardly be "palmed off" upon the intelligent as recreation. "Our inquiry into the possible indoor amusements for the working people during the winter months brings us back, with an added

<sup>1</sup> *The Long Day*, p. 210.

<sup>2</sup> *Letters from a Workingman*, p. 161.

<sup>3</sup> See *The Long Day*, chapters v and vi for evidence.

<sup>4</sup> *18th Annual Report of the Commissioner of Labor*, pp. 507 and 509.



sense of disappointment, to actual conditions. The saloon, the dance hall, and the cheap theatre are to-day their chief centres of amusement. The first is pernicious; the other two, as they exist, are at least questionable in their influence. Of reading-rooms there are only a few; of gymnasiums, the number is still less. What wonder if, during the months when the streets and parks are not habitable saloons are crowded with hosts of men and boys, for where else shall they go for amusement.”<sup>1</sup> In New York City dancing forms nine tenths of the formal diversion of the working-girls.<sup>2</sup> The halls, which are often conducted as adjuncts to saloons, usually offer privileges of the floor for from five to fifty cents. “A quarter of a million persons a week attend the dance halls, mostly young men and women between sixteen and thirty years of age.”<sup>3</sup> The Slavs in the Pennsylvania coal-fields habitually drink heavily before their prolonged dances. “The dancing halls, which are weekly patronized by the working classes of these mining towns, are not fit places for our young, for their minds are not humanized and their bodies are not refined in them. False standards of social life are developed there. Dangerous and daring men have perfect freedom and are under no restraint in cementing friendship with gullible young girls, which often means their ruin. There is no refining influence exerted in the hall and the vices resulting from these dancing halls have frequently been brought home with a rude shock to families in these coal-fields.”<sup>4</sup> “Young respectable women will so far forget themselves in a dancing hall as freely to associate and dance with men whom they would be ashamed to recognize on the street.”<sup>5</sup> In “select company,” dancing may be harmless, but, appealing as it does to the lower nature, practiced

<sup>1</sup> *Economics of the Liquor Problem*, p. 185.

<sup>2</sup> *Charities and the Commons*, vol. xxi, p. 1018.

<sup>3</sup> *Ibid.*, vol. xxi, p. 1038.

<sup>4</sup> Roberts, *Anthracite Coal Communities*, p. 201.

<sup>5</sup> *Ibid.*, p. 200.



as it is in proximity to saloons and under conditions that are often actually immoral, or at least demoralizing, this amusement is certainly pernicious in its effect upon the industrial people.

Next to dancing in importance as an amusement, is the theatre. "A careful estimate makes it probable that at least three hundred thousand persons attend theatres in New York on week days, and five hundred thousand on Sundays."<sup>1</sup> There are said to be five hundred moving picture shows and six hundred theatres in the tenement districts of New York City. In Pennsylvania, some of the native miners spend \$10 a month on the theatre alone; in one community containing some 13,000 young men, \$20,000 to \$25,000 is annually sunk in this single form of amusement.<sup>2</sup> Boston has the same tale of lurid tragedy and coarse comedy, vaudeville and "Nickelodeons."<sup>3</sup> The best that can be said for these institutions is that they are often harmless, but the difficulty that the officials of New York City constantly experience in suppressing the features of entertainment which are even legally immoral, bears powerful testimony to the fact that many managers go just as close, as they think safe, to the obscene.

Other important sources of amusement there certainly are, political and labor excursions, public parks and trolley resorts, museums, menageries, and aquariums, baseball, racing, and prize-fighting. Pleasure clubs are frequently organized. In New York City your "gentleman friend" invites you to a ball or a "racket," the racket being a ball where refreshments are served without extra charge. The man dances almost exclusively with the girl whom he escorts, save that he may have a few numbers with her "lady friend."<sup>4</sup> The trades unions, to which about one

<sup>1</sup> *Charities and the Commons*, vol. xxi, p. 1038.

<sup>2</sup> Roberts, *Anthracite Coal Communities*, chapter iv, p. 108.

<sup>3</sup> *The City Wilderness*, p. 176 ff.

<sup>4</sup> Herzfeld, *Family Monographs*, p. 18.

ninth of the industrial workers belong, often organize excursions, and, in their meetings, give the men perhaps the highest intellectual life that they can obtain. Of the 2567 families canvassed by the Bureau of Labor in 1901, 944, or 36.77 per cent, expended an average of \$10.52 for affiliation with these societies, and 1123, or 43.75 per cent, expended an average of \$11.84 for other organizations.<sup>1</sup> The large proportionate membership of the unions furnishes strong presumptive evidence that these families were above the average in means and intelligence. Thus, though organizations are not very costly, they play a rather prominent part in the life of many of the laboring classes. These unions are of great benefit to their members, teaching them the value of a brotherly, self-sacrificing attitude, and affording them the severe discipline of debate.<sup>2</sup>

Still another factor is very important in the psychical or social life of the working people — the saloon. According to the data of the Bureau of Labor, 50.72 per cent of the families canvassed had expenditure for intoxicants averaging \$24.53.<sup>3</sup> It is highly probable that this outlay for drink is set too low<sup>4</sup> for many house-wives doubtless tried to conceal the real extent of the use of intoxicants. In Pittsburg the foreign born are often heavy drinkers. Some of them will spend more for liquor than for food, and individuals can imbibe from two to three gallons on a festal occasion.<sup>5</sup> The per capita consumption of distilled spirits, wines, and malt liquors in the United States in 1908 was 23.01 gallons.<sup>6</sup> That is enough to make at least

<sup>1</sup> *18th Annual Report of the Commissioner of Labor*, pp. 500, 504 and 508.

<sup>2</sup> John Mitchell, *Organized Labor*, chap. xviii.

<sup>3</sup> *18th Annual Report of the Commissioner of Labor*, pp. 500, 504. and 508.

<sup>4</sup> See Chapin, *Standard of Living in New York City*, p. 221.

<sup>5</sup> *Charities and the Commons*, vol. xxi, p. 543.

<sup>6</sup> *U. S. Statistical Abstract*, 1908, p. 575.

a gallon and a half each week for every male of voting age. It costs, on the average, \$7118.30 per year to buy the liquor sold in a saloon.<sup>1</sup> Now, when there are only from 200 to 800 people to support each saloon, the mean expenditure must be from \$8.50 to \$35 per capita, or about \$40 to \$150 per family. The magnitude of this burden may be astounding, but it must be remembered, in considering the averages, that at least thirty million Americans are living in "dry localities," either by state prohibition, or some substantial form of local option. Table XXXVII shows the number of inhabitants to each saloon in several of the leading cities of the United States, in 1900.

TABLE XXXVII

POPULATION, AND POPULATION PER LICENSED RETAIL LIQUOR SALOON IN SEVERAL AMERICAN CITIES IN 1900<sup>2</sup>

<i>City</i>	<i>Population</i>	<i>Population per saloon (retail)</i>	<i>City</i>	<i>Population</i>	<i>Population per saloon</i>
New York	3437,202	316	Pittsburg	321,616	610
Chicago	1698,575	265	New Orleans	287,104	185
Philadelphia	1293,697	748	Detroit	285,704	287
St. Louis	575,238	268	Milwaukee	285,315	164
Boston	560,892	568	Washington	278,718	560
Baltimore	508,957	244	Newark	246,070	187
Cleveland	381,768	204	Jersey C.	206,433	210
Buffalo	352,387	206	Louisville	204,731	239
San Francisco	342,782	108	Minneapolis	202,718	617
Cincinnati	325,902	190			

Even the lowest ratio there included, one drinking place to 748 people, is high enough to emphasize by itself alone the significance of alcoholic liquor in every-day life, but the high ratio (San Francisco) means that there are no more than thirty men to patronize each saloon.

"Had the saloon no other reason for being retained than mere pleasurable waste, and were its value merely a pathological one, it would long since have suffered the

<sup>1</sup> *Anti-Saloon League Year Book*, 1909, p. 78.

<sup>2</sup> Compiled from Statistics in the *Bulletin of the Bureau of Labor*, No. 36, pp. 833 and 839.

ordinary fate of the unfit.”<sup>1</sup> But there must be something that satisfies a really vital want in this institution, or it could never be true that “the saloon must look to the older men in the community for support, to men over thirty years of age.”<sup>2</sup> In the first place, “stimulus is necessary to any form of psychic life. The quality of a psychic life depends in some measure at least upon the quality of the stimulus presented. The life of the ordinary workingman is made up of habits; and yet, simply because of this fact, psychical energy, which is unused in the very habitual, seeks the more persistently for its own appropriate form of expression, and because the proper stimulus to psychic expression is either foreign to the conditions or is not recognized because of defective education, recourse is had to the false stimulus of alcoholics.”<sup>3</sup> In other words, the industrial worker has neither the means nor the education to love books; his home is frequently unattractive; fagged out with a long day’s work, he is unable, often, to converse entertainingly; yet he craves social pleasures. Alcohol furnishes the stimulus, the saloon affords the field of activity. More attractive than the home of its patron may be even the dingiest dram-shop. There a man finds congenial companions among whom he can cast off his reserve and be himself, there he is always a welcome guest whatever the hour, there he hears the latest news and gossip, listens to discussions of the questions of the day, gambles a little perhaps, or awaits the sporting returns. A superior person is the proprietor, the man who is willing to act as a post office, an employment bureau, a political leader, a friend to every one, and a family councilor. Often the saloon keeper will accommodate his patrons with loans in times of sore need, and he habitually “trusts” many of them for drink for a week or so until pay day. The neighborhood saloon is almost the entire social life of the com-

<sup>1</sup> *Economic Aspects of the Liquor Problem*, p. 214.

<sup>2</sup> *Ibid.*, pp. 218-219.

<sup>3</sup> *Ibid.*, p. 217.

munity. Still another hold has this institution. The workman abhors the cheap restaurants with their dirty linen and air of poverty. With two beers he can obtain an excellent, well-cooked and nutritious dinner before the bar or at a polished table. It is altogether natural that the saloon should have a wide patronage among the industrial workers.<sup>1</sup>

But the fact that the saloon does meet certain essential psychic and physical wants of the workingmen does not justify its existence. Whether or not the causal-effect relation can be drawn, the number of suicides in different countries is closely proportional to the per capita consumption of liquors.<sup>2</sup> Inebriety, moreover, is the direct prime cause of 10 per cent of pauperism,<sup>3</sup> probably being at the root of a great deal larger proportion of dependence. It has been proven beyond peradventure by the German experimenters that alcohol, even in the smallest drinkable quantities, interferes with brain action; the effects of a single bottle of wine sometimes last three days. Even in manual labor, such as typesetting, efficiency is greatly decreased by indulgence in intoxicants. Finally alcohol seriously impairs the functioning of the vital organs. There can be no denying that intoxicating beverages, even in moderate quantities, do weaken the body and degrade the mind.<sup>4</sup> Alcohol is both the cause and effect of bad conditions of living; its pernicious work far over-balances for evil the good features of the saloon.

It would be interesting to touch upon the great field of education — to show how undemocratic the American school system really is, in that so few children are given manual training, the instruction that would help them win in the industrial battle; but they are offered subjects like

<sup>1</sup> This whole paragraph is largely based on material in the Work of the Committee of Fifty — *Saloon Substitutes*.

<sup>2</sup> Prinzing, *American Statistical Association*, vol. v, p. 155.

<sup>3</sup> Warner, *American Charities*, p. 38.

<sup>4</sup> Williams, *McClure's Magazine*, October, 1908, p. 704.



Greek and Latin, of small practical value. No wonder healthy young boys who must toil with their hands turn away from the high and even the grammar schools. "The general tendency of American cities is to carry all their children through the fifth grade, to take one half of them to the eighth grade, and one in ten through the high school."<sup>1</sup> "Whatever the stage of their advancement a large part of the pupils of our schools leave at the age of 14."<sup>2</sup> At this age very few of them have completed the grammar grades. But until they mend their own ways, the poor have no right to complain of any lack of democracy in this country. "I have known Boston shop-girls at their dances to put up a placard 'No servants admitted.'"<sup>3</sup> The light negroes do not think the dark negroes their social equals. So through every round of society presses this desire for difference, for superiority over some one — the undemocratic spirit.

The artistic sense of the industrial people varies greatly, some liking the cheap trash that they can buy of street peddlers, and others evidencing genuine appreciation of real masterpieces. As the working classes are composed of such a heterogeneous mixture of races, all sorts of superstitions abound among them. The Italians often wear fetishes to drive away the demon which could be identified as "Malnutrition."<sup>4</sup> There is often the densest ignorance of the nature of contagion in disease, and doctors are sometimes known as "charmners." Etiquette is frequently peculiar, but usually good-hearted. The hard struggle for a livelihood forces many of these people to think seriously, and they have many keen and profound opinions.

"It is dangerous to report class opinions. 'What Labor thinks' has been the lying text of many a demagogue. There is no uniformity of conviction upon a single indus-

<sup>1</sup> Ayres, *Laggards in our Schools*, p. 3.

<sup>2</sup> Brooks, *Social Unrest*, p. 235.

<sup>3</sup> *Ibid.*, p. 18.

<sup>4</sup> Hunter, *Poverty*, p. 33.



trial topic among some twenty millions who work for wages in the United States.”<sup>1</sup> One thing, however, may be said with confidence. There is a general feeling that something is fundamentally wrong with the society that allows to some men idleness and ease, and exacts from other men toil and hardship. At the time of their great Revolution, the French people were the most happily situated of all the peasantries of Europe. The American laborer is probably more fortunate than any other workman on earth with the possible exception of his brother in Australia, yet “contentment and docile behavior are not a consequence of enlarged income and increased well-being. The new acquisitions, as we all observe, rarely quiet discontent; often, indeed, augment it.”<sup>2</sup> To illustrate this feeling of class conflict it is sufficient to quote from the constitution of the Industrial Workers of the World, under which sixty thousand Americans are organized. “The working class and the employing class have nothing in common, . . . between these two classes a struggle must go on until all the toilers come together on the political as well as the industrial field, and take and hold that which they produce as their labor.”<sup>3</sup> “The real peril which we now face is the threat of class conflict. If capitalism insists upon the policy of outraging the saving aspirations of the American workman to raise his standard of comfort and leisure, every element of class conflict will strengthen among us.”<sup>4</sup> This class jealousy is a real danger to American society as at present constituted, yet, if the warning is heeded, this feeling of unrest may lead to the grandest national development that has ever been achieved. “On the whole this discontent is to be welcomed as a sign of healthy growth. In raising the level of a race, or a class, it has always been difficult to instill a psycho-

<sup>1</sup> Brooks, *Social Unrest*, p. 125.

<sup>2</sup> *Ibid.*, p. 111.

<sup>3</sup> Quoted from *A. A. A.*, vol. xxx, p. 452.

<sup>4</sup> Brooks, *Social Unrest*, p. 344.

logical desire for goods for the obtaining of which effort and self-control must be applied. For this discontent, therefore, the friends of progress must be grateful.”<sup>1</sup> This unrest has occasioned a change in union policy; workers no longer desire to rise from their class, but with it.<sup>2</sup> So, although there is a widespread attitude of suspicion and a conviction of injustice in the present organization of society, this is exactly the state of affairs to facilitate progress.

One other side of life remains to be touched, the moral. It is the function of the church to provide men with a stimulus and with the means of obtaining the highest moral development. Does the church meet the requirements? One method of measuring the value of an organization to an individual is by the amount he is willing to sacrifice for it. Now of the 2567 families mentioned in the Bureau of Labor study, 80.33 per cent had expenditures for religion, but this outlay averaged only \$9.49,<sup>3</sup> surely a small per cent of income. “Mr. Moody said a few years ago, ‘The gulf between the church and the masses is growing deeper, wider, and darker every hour.’ The reality of such a gulf is not a matter of opinion. Careful investigations have been made in city and country which give us definite knowledge.”<sup>4</sup> “According to the careful estimate of a clergyman of one of the largest New England factory cities, not one man in fifteen of the Protestant operatives in that city ever attends church.”<sup>5</sup> The total membership of all churches in the United States in 1908 was 34,282,543, but this number includes a very large proportion of those whose connection with religious organization is merely nominal.<sup>6</sup> The blame for this gulf lies

<sup>1</sup> Laughlin, *Industrial America*, pp. 70-71.

<sup>2</sup> See Article on “The New Unionism,” *A. A. A.*, vol. xxiv, p. 296 ff.

<sup>3</sup> *18th Annual Report of the Commissioner of Labor*, pp. 505 and 509.

<sup>4</sup> Strong, *The New Era*, p. 204.

<sup>5</sup> *Ibid.*, p. 208.

<sup>6</sup> *Christian Advocate*, January 16, 1909.

largely with the church. It has been indifferent to the needs of the poor, failing to apply its own doctrine to temporal affairs and catering largely to the monied classes. It hires ministers to make pastoral calls and forgets to do missionary work in its own community; or, when it does start a mission branch, the affairs of that chapel are not conducted upon democratic principles; the poor think they are being "patronized."<sup>1</sup> If they have a church, it would be well for them to assume the responsibility of managing it themselves. Again, the church has, in many cases, confined itself to "charity," giving alms instead of lifting individuals. Another mistake that this institution has made is going too far toward secularization; religion as such is better than religion sugar-coated with all manner of disguising institutionalism. On the other hand, the workingmen themselves are largely at fault, they are too sensitive; they feel that they are "not wanted" in many a good church where they are really heartily welcomed. Another factor in this alienation is the lack of means of the industrial people. They cannot afford proper clothing for attendance at divine service; moreover, men working long hours are too tired Sundays for church attendance.

Though "it is true that the overwhelming proportion of workingmen in the cities is entirely out of touch with the churches, . . . They willingly admit the truth of Christian principles, and claim their struggle to be a religious one at the core."<sup>2</sup> At present both the parties are awake to the situation as never before. The Presbyterian, Methodist, and other denominations are making genuine efforts to reach the masses, and the central labor unions are exchanging delegates with the ministers' associations.<sup>3</sup> The industrial people do respect true religion. "In all my experience of meeting and talking, often becoming inti-

<sup>1</sup> *Letters from a Workingman*, p. 48 ff.

<sup>2</sup> Cochran, *A. A. A.*, vol. xxx, p. 451.

<sup>3</sup> Stelzle, *A. A. A.*, vol. xxx, p. 457.

mately acquainted with girls and women of all sorts, I have never known one, however questionable, by whom the church was not, after all, held in respect as the one all-powerful human institution."<sup>1</sup> This is probably characteristic of the large mass of working people; indifferent they may seem, deep down in their hearts they feel the need of something satisfying; they revere Christianity. "If society is to be saved the regenerating power can only come from the moral-spiritual nature of man."<sup>2</sup> "The labor question is fundamentally a moral and religious question. It will never be settled upon any other basis, therefore the church has a most important part in the solution of this world problem."<sup>3</sup> Wide as the gulf seems, it is not deep and can be filled in until the attachment between the church and the industrial people is perfect. It can hardly be said that "the field is white for the harvest." The resemblance is rather to a plot of potatoes. What is above ground is dry and withered, looks absolutely dead. Under the surface, however, are the healthy tubers. They are worth digging for, but it costs a backache.

This must close the brief sketch of the mental and moral life of the industrial people of America. It has been shown in previous chapters how the financial resources of the workers are so limited that not only is proper physical development often prevented, but the highest intellectual nature must be dwarfed. In the present part of the study, the results of these conditions, — or possibly, to some extent, their causes, the circle being complete — appear. The tendencies to low thought, the purchase theory of wives, and hasty marriages, in many instances, entail existence which is unworthy to be called a home life. Amusements are usually obtained under conditions that

<sup>1</sup> *The Long Day*, p. 290.

<sup>2</sup> Roberts, *Anthracite Coal Communities*, p. 355.

<sup>3</sup> Stelzle, *A. A. A.*, vol. xxx, p. 456.

endanger morals. The saloon may satisfy certain legitimate and deserving wants, but it exacts a terrible tribute of money, efficiency, and happiness. The masses are improperly educated and are the prey of follies and superstitions. There is a great gulf between the workingman and the church. Yet at the bottom there is solid ground for hope. Their kindliness to one another shows that there is humanity and sympathy in the minds of the poor. The feeling of discontent with their lot is a possibility of remarkable progress. The church is beginning to recognize its real task. To-day the country has one of its greatest opportunities for achieving the progress of the industrial people.

## CHAPTER XI

### THE LIVING WAGE

BEFORE considering the actual amount of money necessary to support the average industrial family for a year, it may be well to glance for a moment at the general commercial position of the poor. They must buy everything at retail, and are, therefore, greatly handicapped in securing full value for their money. Take for example the matter of rents. Table XXXVIII shows, what has previously been mentioned, that the rents charged to the poor are exorbitantly high in consideration both of the resources of the people and of the worth of the rented property. It is generally admitted that ten per cent is a fair return upon

TABLE XXXVIII

MONTHLY RENTS ACTUALLY PAID BY FIFTEEN FAMILIES, COMPARED WITH RENTS NECESSARY TO SECURE A TEN PER CENT RETURN ON FULL VALUE OF PROPERTY<sup>1</sup>

	<i>Market value property</i>	<i>Rent value</i>	<i>Rent paid</i>	<i>Excess paid</i>
1	\$420	\$3.50	\$8.50	\$5.00
3	330	2.75	5.00	2.25
5	360	3.00	7.00	4.00
6	390	3.25	5.00	1.75
7	600	5.00	6.00	1.00
9	1284	10.70	12.50	1.80
10	300	2.50	5.00	2.50
12	357	2.98	4.00	1.02
13	900	7.50	8.50	1.00
14	600	5.00	7.30	2.30
15	375	3.13	5.00	1.87
16	900	7.50	7.50	
17	750	6.25	9.00	2.75
18	1500	12.50	14.00	1.50
19	650	5.42	10.00	4.58

<sup>1</sup> Taken from *Bulletin of the Bureau of Labor* no 64, p. 621.



the full value of real property for a year, yet the first house on the list yields its owner over twenty-four per cent.

These figures were obtained by Dr. Forman for the city of Washington, D. C., but are probably not unrepresentative of a large part of the country. Here it appears that the fifteen families spend for rent \$114.30 per month or forty-one per cent more than just prices would warrant. Another illustration of the extra cost entailed by retail purchase of housing is furnished in Table xxxix. There it is developed that rent per room falls as the size of the apartment increases until the tenement consists of from four to six rooms. So in the buying of shelter, the poor man is at a great disadvantage.

TABLE XXXIX

AVERAGE MONTHLY RENT OF ROOMS IN TENEMENTS OF SPECIFIED SIZE <sup>1</sup>

Number of rooms in apartment	Average monthly rent in		
	Boston	Yonkers	Basil
1	5.73	2.66	3.01
2	4.32	2.38	2.20
3	3.38	2.10	2.01
4	3.20	2.16	2.05
5	3.41	1.97	2.13
6	3.40	1.91	2.34
7	3.73	2.23	2.34
8 (or more)	4.68	2.76	2.36
Average	3.48	2.09	2.19

Another source of loss to the poor comes to light when the purchase of supplies is considered. "The poor housewife knows what good bargains are, but the meagreness of her purse oftentimes prevents her from purchasing supplies except in very small quantities. She goes to the grocery store and buys a single bar of soap for five cents, knowing very well that she could get six bars for a quarter, and that if she should buy six bars she would save five cents; but, perhaps, if so much is spent for soap there will not be enough for food. She is buying potatoes at the

<sup>1</sup> Taken from *Economic Studies*, vol. iii, p. 336.

market. For her large family a bushel of potatoes would not be an oversupply and that quantity can be bought for a dollar; but the outlay of a dollar for potatoes may not be possible. Instead of spending a dollar for a bushel she spends eight cents for a quarter of a peck, paying at the rate of \$1.28 a bushel, losing nearly 30 per cent by the transaction. Three cans of tomatoes can be bought for 25 cents, but she has only enough money for one can, and for that she pays 10 cents, perceiving clearly as she does that for every five cans purchased in this way there is a clear loss of one can. She has gone the rounds of the market and has nearly finished her purchases, but there are still butter, sugar, coffee and salt to be bought, and besides some matches are needed. For all these things she has 25 cents remaining. Butter is 30 cents a pound; sugar, 5 cents; coffee, 15 cents; salt, 5 cents a large sack or 3 cents a small sack (the latter being half as large as the former); matches 3 boxes for 5 cents or 2 cents a box. The purchase of a pound of butter cannot be thought of. The purchase of a half pound would leave but 10 cents for sugar, coffee, salt and matches. If all these desired articles are to be bought, the remaining 25 cents must be skillfully spent. Practice has taught our housewife the art of making skillful divisions. She buys a quarter of a pound of butter for 8 cents, a half pound of sugar for 3 cents, half a pound of coffee for 8 cents, a small sack of salt for 3 cents, a box of matches for 2 cents, and has 1 cent left with which to buy an onion for the soup. She has lost heavily on every one of these articles, including the onion, and she knows she has lost.”<sup>1</sup> Sharp practice by tradesmen is another source of loss — for instance Mr. Driscoll of New York — finds that computing scales are so rigged as to give the owner \$1 or \$2 a day “pure velvet.” One of his inspectors remarked in a certain butcher shop, “This is the first honest scale I have found in twenty-five blocks.”

<sup>1</sup> *Bulletin of the Bureau of Labor*, no. 64, p. 618.

Dr. Forman concludes that, considering rent and living expenses, these fifteen families lost ten per cent by reason of bad bargains. "If, therefore, we wish to form a just notion of what a very poor man is earning, we must subtract from his nominal earnings this one-tenth which he loses because of his poverty and the conditions under which he purchases."<sup>1</sup>

Beside these routine losses, the poor encounter other commercial disadvantages. One of these is the apparent necessity of buying on the installment plan. It is certainly true that many an article would never be purchased at all were it not for this system, yet the buyer has to meet enormous overcharges on everything thus obtained. "A dollar or more is lost on a coarse blanket, two or three dollars on an almost worthless rug, twenty or thirty dollars on a sewing machine."<sup>2</sup> In addition to the financial wastefulness of such a method of acquisition, there is a moral evil. To be always in debt for something is not wholesome, neither is it elevating to feel that one does not own all the furniture in the house, and that, unless payments are made promptly, the goods will be forfeited and all that has been paid for them utterly lost. On the other hand, it is even more degrading when the housewife yields to temptation, and so discourages the collector that he gives up his visits before the full sum has been paid. On the other side of the question it is to be said that, granting the wastefulness and demoralizing influence of installment buying, "with few exceptions those families who buy nothing or very little in that way live under conditions too bad to be justified by any economic or social theory."<sup>3</sup> "The chief danger of buying on the installment plan lies in the fact that the poor are as a rule very hopeful of the future, and feel, therefore, that something will be

<sup>1</sup> *Bulletin of the Bureau of Labor*, no. 64, p. 621.

<sup>2</sup> *Ibid.*, p. 615.

<sup>3</sup> *Ibid.*, p. 617.

sure to turn up to make it easy for the new obligation to be met."<sup>1</sup> In spite of its perniciousness, installment buying cannot be absolutely and indiscriminately condemned.

In a previous chapter attention has been called to the fact that the poor lose from forty to one hundred per cent when they purchase insurance at retail, not to mention the enormous waste from the policies which they allow to lapse after they have been paying premiums for some time. This was an attempt at saving. Now when the opposite policy is adopted, when the poor man finds that he must borrow, and some circumstances seem amply to justify loans for personal needs, he suffers again. Dr. Chapin found that, among 318 households having incomes between \$600 and \$1099 in New York City, forty-two families borrowed money and twenty-three pawned articles.<sup>2</sup> When a loan has to be made the companies, which advertise interest rates of forty to sixty per cent, actually charge from 138 per cent to 221 per cent per annum, and enforce such rates with terrible threats of foreclosing the chattel mortgages which they have taken as security.<sup>3</sup> Pawning is not quite so expensive a method of obtaining funds. In Cincinnati in 1896, the pawnbrokers rates were ten per cent per month for loans of less than \$20, five per cent for accommodations, \$20 to \$50, and three per cent for more than \$50, that is, their lowest charge was thirty-six per cent a year. The State of Pennsylvania allowed a charge of five and a half per cent per month.<sup>4</sup> Thus it is evident that wherever they turn for financial aid, the poor, too ignorant to know and profit by the law, are forced to pay outrageous usury. In addition to all this, it must be remembered that fraudulent investment agents find their most ready victims among the industrial people.

<sup>1</sup> Brown, *Development of Thrift*, p. 24.

<sup>2</sup> Chapin, *Standard of Living in New York City*, p. 244.

<sup>3</sup> *Bulletin of the Bureau of Labor*, no. 64, p. 627.

<sup>4</sup> Miller, *Economic Studies*, vol. i, p. 130 ff.

In this hasty sketch enough has been said to justify the statement that the very poor lose heavily in all their transactions involving money. True, most of the industrial people have many advantages over the very poor in financial matters, yet it is a fact that most grades of laborers are more or less subject to all of these losses. The poor man's dollar does not bring him as much as the rich man's dollar, although it is very much harder to earn.

With these facts in mind, but without attempting to complicate the problem by applying them, it is now possible to estimate the "living wage." Mr. Gompers has defined a living wage as "a wage which, when expended in the most economical manner, shall be sufficient to maintain the average-sized family in a manner consistent with whatever the contemporary local civilization recognizes as indispensable to physical and mental health, or, as being required by the rational self-respect of human beings."<sup>1</sup> There is just one phrase in this definition to which exception must be taken, at least so far as the wording is concerned. It is an undeniable fact that the "most economical" expenditure cannot be expected of the housewife in the typical industrial family. To spend most economically requires far more knowledge than is possessed by the average woman. If the definition is changed to read, "expended in the most economical manner consistent with the intelligence of the average housewife" the difficulty will be obviated. It should be borne in mind, moreover, that the "rational self-respect of human beings" would require the saving of enough to provide for an independent old age.

Unless the living wage is paid to all men, the married, who most need regular work, will be at a disadvantage in competition with single men for employment. Therefore, the living wage should be the minimum wage for all adult

<sup>1</sup> Ryan, *A Living Wage*, p. 129.



males. Such a minimum has been variously estimated. John Mitchell has fixed it at \$600 for cities of less than one hundred thousand population.<sup>1</sup> "A prominent official in one of the largest charities in New York City thinks that \$2.00 a day, or about \$624 a year is necessary for a family of five in that city."<sup>2</sup> Professor Ryan is willing to accept \$600. He thus summarizes his conclusions: "Anything less than \$600 per year is NOT a Living Wage in any of the cities of the United States; second, this sum is PROBABLY a Living Wage in those cities in the Southern States in which fuel, clothing, food, and some other items of expenditure are cheaper than in the North; third, it is POSSIBLY a Living Wage in the moderately sized cities of the West, North, and East; and fourth, in some of the largest cities of the last named regions, it is certainly NOT a Living Wage."<sup>3</sup>

It was such a surprise to many when the committee of the New York State Conference of Charities and Corrections decided that \$825 was the necessary income to allow a family of five to maintain a fairly proper standard of living in New York City, that it may well be questioned whether \$600 is not too low a minimum for the large majority of the smaller cities in the North, East, and West.<sup>4</sup> To test this criterion, a very intelligent man who works at odd jobs in Middletown, Connecticut, was consulted.<sup>5</sup> At first he was confident that a decent living could not be obtained for less than \$750 per year. It was impressed upon him that it was a *minimum* wage, merely enough to maintain physical and mental efficiency that was sought. On the basis of his accounts for 1908, and much careful

<sup>1</sup> Mitchell, *Organized Labor*, p. 118.

<sup>2</sup> Hunter, *Poverty*, p. 51.

<sup>3</sup> Ryan, *A Living Wage*, p. 150.

<sup>4</sup> *Charities and the Commons*, vol. xix, p. 1053.

<sup>5</sup> Note: He used to be a skilled dyer earning large wages, but the chemicals ruined his health so that he has been compelled to do out-of-door work, such as grass-cutting and snow-shoveling.



calculation, he finally produced the following as his minimum estimate:

*Minimum cost of living for one year for family of five*

Rent	\$120.
Fuel, 5 tons of coal	35.
1 cord of wood	5.
Food, Groceries	168.
Milk, 1 quart per day at 8 cents	29.20
Vegetables	24.
Meat and fish	96.
Clothing	140.
Church and other organizations	20.
Pleasure	20.
Doctor	12.
Miscellaneous	40.
Total	<u>709.20</u>

This estimate can be summarized thus:

Rent	\$120.	16.9 %
Food	317.20	44.8
Clothing	140.	19.7
Fuel	40.	5.1

This leaves 13.5 per cent for other expenditures which, in comparison with the standards in chapter on budgets, is not excessively large.

Now assume arbitrarily that the family consists of a husband, a wife, a boy between eleven and fourteen, a child, between seven and ten, and a baby under three; the total food consumption will be that of 3.70 adult males.<sup>1</sup> At twenty-two cents per man per day, it would cost \$297 a year to provide adequate nourishment for this household. The estimate of this man, then, was not too high. His family, especially his wife, is not by any means well clothed in the usual sense of the term, but appears to be equipped with the minimum for health and comfort. Reduce his figure for clothing to \$120. It will be remembered that Dr. Chapin concluded that a family could not be clothed for less than \$100, and did not affirm that this sum would

<sup>1</sup> 18th Annual Report of the Commissioner of Labor, p. 103.

suffice.<sup>1</sup> His estimate makes absolutely no provision for night-clothes, overshoes and other equipment necessary for encountering storms, and the amount allowed for foot wear, particularly for each boy, is incredibly small. So \$120 for clothing is certainly not too high, especially in the light of the standard fixed by the Iowa Bureau of Labor Statistics. One hundred and twenty dollars a year will not hire a very good house, but diminish this figure to \$100. The necessary expenses now are:

Food	\$297
Rent	100
Clothing	120
Fuel	40
Church and other organizations	20
Medical attendance	12
Amusement	20
Miscellaneous	40
Total	649

Surely this is not a high estimate for a Living Wage. It makes no provision for saving. Middletown is a small city, and its prices are comparatively low. The estimate was very carefully made as a minimum and then reduced by sixty dollars. It is, then, conservative to set \$650 as the extreme low limit of the Living Wage in cities of the North, East, and West. Probably \$600 is high enough for the cities of the South. At this wage there can be no saving and a minimum of pleasure. Yet there are in the United States, at least five million industrial workmen who are earning \$600 or less a year.

It will be remembered that 1,116,199 men engaged in manufacture alone are earning no more than \$400 per annum, and 2,009,914 are receiving no more than \$500. If all industrial occupations are considered, probably four million men are not enjoying annual incomes of \$600.<sup>2</sup>

<sup>1</sup> Chapin, *Standard of Living in New York City*, pp. 166, 187 note.

<sup>2</sup> See chapter on incomes.

## CHAPTER XII

### POSSIBILITIES

IN the preceding pages an attempt has been made to picture the life of the American Industrial People. It has been developed that over a fifth of the adult male laborers are idle at least a part of the time; that for this fifth, the average period of unemployment is about twelve weeks, and that the total annual loss to the nation is over a million years of working time. This enormous waste of potential labor power is largely due to industrial conditions, but is increased by accidents and sickness and is, directly or indirectly, the cause of much suffering. This evil intensifies the meagreness of the incomes of the men — at least five million industrial workers are receiving less than \$600 per year and many do not earn \$500. Irregular employment and low wages are the fundamental evils, but they have far-reaching effects.

In the first place every industrial community faces a housing problem. Huge tenements and tiny hovels, alike degrading to morals and destructive to health, handicap the progress of their inhabitants. Boarding and lodging have a two-fold effect, deleterious to both hosts and guests. Moreover, at least a third of the industrial people are insufficiently nourished partly through poverty and partly through ignorance. Although clothing is a more elusive subject with which to deal, it appears that many families are not properly provided against inclement weather. Dr. Chapin's work shows that at least a third of the households in New York City with incomes less than \$1000 are not properly clad for health; moreover, even those who spend enough for apparel often woefully misuse their

funds, neglecting the inside layer for the outside appearance. In still another phase of his life is the laborer handicapped — he is the victim of accidents and disease due to his home conditions and to the physical and nervous strain of his work. One of the saddest features of modern industry is the premature wearing out of men.

In his intellectual and moral life the workman is by no means all that could be desired. He thinks and talks impurely, his home life is largely a matter of convenience, there is often little or no spiritual comradeship between husband and wife. The saloon exacts a terrible tribute, both directly in money, and indirectly in physical and mental suffering. Amusement tends strongly to the sensual, dancing leads frequently to gross immorality — yet, though alienated from the church, the poor are good at heart and have profound respect for things religious. The church and the workingman are beginning to feel the need of coöperation.

With this summary of the present condition of the American industrial people, this essay might close, but it seems not improper to briefly note some of the many proposals and undertakings for ameliorating their lot. As space fails for a full discussion and even for a full enumeration of these agencies, they can be sketched only in their main outlines.

Unemployment is one of the most difficult problems confronting the social reformer. Especially baffling is the idleness due to industrial conditions; seasonal variations of trade, financial depressions and the like now defy remedy. One suggestion appears to have some merit. The wisdom of "making work" by the government is more than questionable, for while such a policy may afford relief to some it overtaxes others in hard times, and public expenditures are already so great that they should not be undertaken for anything which will not be *per se* widely beneficial. On the other hand, the curves in Charts 4 and 5

show that work is most slack during the latter part of June, July, August, and September, and again in the winter months during January and February. Now the summer is the best time for open-air labor and it seems that if the construction work undertaken by the states and cities could be largely concentrated in these months the temporary depression in the manufacturing industries might be somewhat counterbalanced without any increase in public expenditure and without permanently throwing any men out of employment. The winter period of idleness, though more intense, is shorter. The personal causes of idleness can be better attacked. Accidents and sickness, it will be recalled, occasion over thirty per cent of unemployment. Workmen's compensation and rigidly enforced laws for the safeguarding of dangerous machinery can be made to accomplish much in the alleviation of suffering, yet the United States needs to plod on another step and study the health conditions of occupations. Employers of those engaged in dangerous trades should bear the expense of the incident diseases. But this is only a step toward so regulating industry that health will be protected, and thus a large amount of unemployment can be checked.

But there is another group of idle men who have no regular occupation. The public employment bureaus, such as have been successfully established in Washington, Michigan, Wisconsin, Connecticut, and other states, in a single year supply over a hundred thousand men and fifty thousand women with positions.<sup>1</sup> The cost of placing an applicant varies from about six cents in Washington to upwards of a dollar in Connecticut, but the average is pretty low. In order to succeed, an office must have a capable superintendent who can spend most of his time visiting employers and winning their confidence; great care must be exercised in supplying calls for help, lest the

<sup>1</sup> See Appendix E.



reputation of the bureau suffer; there must be money enough for judicious advertising, and the office should be so centrally located as not only to make it convenient, but to bring its work before the eyes of the newspaper reporters. Yet, after all is said, these public employment bureaus have not thus far shown themselves capable of very largely solving the problem of involuntary idleness.

Probably, however, it is the wage question which is the crux of the entire labor problem. If incomes could be raised without an exactly equivalent rise in prices, unemployment would be more endurable, better houses could be hired, better food purchased, better clothing worn, more sufficient provision made for old age, more attention paid to health and more educational and moral advantages enjoyed. The unions have only partly solved the situation. Without doubt they raise the wages of their own members, at times even beyond what seems justifiable; in other cases they are not so successful; but for the vast majority of the unskilled they have done very little good and possibly some relative harm. The late tendency toward industrial, as opposed to trades, unionism has more promise for the unskilled laborers although its working out will be a long, complicated process. The restriction of immigration would, for a time at least, limit the number of unskilled laborers and thus make them individually more valuable. Other localities might be, perhaps, saved from the fate of New Britain, Connecticut, where it is said, Poles working contentedly for seventy-five cents a day, have made getting a living hard for the older inhabitants. Nor would a policy, not of absolute exclusion, but of great restriction, be essentially unkind to the European peasantry. Many of the immigrants are unmercifully exploited, hordes are the victims of tuberculosis or other diseases, and a large proportion are completely demoralized. Moreover emigration is certainly not an unmixed good to the old world, and is looked upon by many governments as



a great peril. The doubtful value of restriction of immigration as a partial solution of the wage problem lies in the difficulty of devising any fair and effective basis of selection of those admitted, and the difficulty of securing Congressional legislation upon the subject against the opposition of large business interests, and finally in the possibility that the births among the present laboring classes might be so increased that within a few years the excess of laborers would be as great as ever.

Another expedient for raising incomes to a satisfactory standard is the "Minimum Wage Board." Such a body should consist of equal numbers of employers and employees from a given industry with a non-interested chairman. They would meet frequently and set a minimum wage below which no employer could go, although he might pay more if he thought best. Victoria, Australia, has nearly forty such bodies the first of which were established in 1896, and they are apparently successful in raising wages and increasing employment in dull times. They are popular among the workers. The experiment of wage boards among the "home workers" in England is being begun this year, and the National Consumers' League is advocating a similar policy in American industries employing women and children. While the efficacy of this institution is not yet proved it is well worth study and perhaps a trial, as the experiment would be fraught with no great danger.<sup>1</sup>

Of the more specific evils growing out of low incomes, bad housing was one of the first to claim attention. In the Bulletin of the Bureau of Labor for September, 1904, Mr. G. W. W. Hanger, told of sixteen firms which have undertaken to supply good and cheap houses for their employees. All of these undertakings were meeting with fair success, but in some cases, the accommodations provided at low rates were obviously insufficient for decent

<sup>1</sup> See Article by John A. Ryan, *Survey*, vol. xxiv, p. 810.

living. A South Carolina firm supplied cottages at \$.50 per room per month, barely enough for repairs and taxes, but the buildings were of an inferior sort, though "good enough for the people who occupied them." Aside from this case, which was not financially a paying venture, the lowest rental was \$1.50 per month for four rooms. Now four rooms is rightly considered by Dr. Chapin, and John Mitchell, insufficient for a typical family, and it did not appear that more than four rooms could be hired for less than eight dollars a month in any case. Yet it can be said that these undertakings seem to demonstrate that for a reasonable rent, good houses can be provided. There have been numerous semi-philanthropic experiments in providing cheap good shelter, notably in New York, Philadelphia, and Washington. The City and Suburban Homes Company has helped many mechanics to purchase their houses. A Washington Sanitary Improvement Company has earned five per cent dividends on its houses, but its charges are \$9.50 to \$11 a month for three rooms. A new company has there been formed to rent apartments at \$7 or \$8, with the expectation of earning four per cent.<sup>1</sup> And now Mr. M. D. Morrill is building his first six room concrete house which he claims will cost \$1200 or less if 20 or more are built at one time.<sup>2</sup> At least three great difficulties must be overcome in providing model shelter for the poor on a commercial basis. Good houses may be so expensive that laborers will not be able to pay the rents; a reform entails more rental or lessened profits.<sup>3</sup> Second, such supervision of model property as is necessary to earn interest and furnish cheap but respectable houses requires an unusual amount of business acumen. Finally, houses may easily be made so attractive as to appeal to the mechanic and others receiving high wages, and so the poor

<sup>1</sup> Sternberg, *Charities and the Commons*, vol. xii, p. 726 ff.

<sup>2</sup> *The Survey*, vol. xxiv, p. 98.

<sup>3</sup> De Forest, *A. A. A.*, vol. xx, p. 94.

may not be helped at all. In concluding the whole matter it may be well to quote Mr. Gould, who after describing various attempts at private reform says, "The analysis of Economic experience here presented shows conclusively that five per cent in dividends and a safe reserve can be earned on model tenement dwellings anywhere, charging customary rents, provided the total cost of the completed property does not exceed \$500 per room."<sup>1</sup> For the achievement of this result, however, cheap land easy of access, a low cost of construction, a knowledge of the people, and a supply of rare tact are requisite. In view of all these difficulties it is hardly to be expected that any comprehensive reform of housing conditions will be accomplished by private enterprise.

If private means cannot be relied upon, the state must be appealed to, and it is through law that the problem of housing can probably best be solved. The New York and New Jersey tenement house codes are very successful in bettering the homes of the poor. Other states and cities are adopting similar statutes, and the tenement houses can be said to be suffering the initial steps of a transformation for the better. The more rapid the development of these tenement house laws, properly enforced, the happier will be the working classes. But the tenements do not comprise the whole problem. Boards of health by enforcing codes requiring sewer connections, tested plumbing, one toilet to each family, and adequate water supplies can make impossible the renting of many of the ramshackle single or double houses now in use. These shanties have no right to exist and must be suppressed by vigorous measures. If no other way is possible the method of Buffalo is available. There the Board of Health may order tenants to be evicted unless requirements for improvement are met within a specified period. However, if they cannot find other accommodations, the tenants may live on,

<sup>1</sup> Gould, *Yale Review*, vol. v, p. 15.

for a limited time, rent free, until orders are obeyed by the landlord. Enforced law can make the ownership of unsanitary houses financially impossible.

America is now at the proper stage to finally solve its housing problems. With Boards of Health, Tenement House Commissions and their respective codes, discovered and fairly perfected, as tools of reform, is allied a new movement. The exodus of the factories to the small cities brings, it is true, great danger of congestion to these municipalities; but if they are only awake to history in the making, they can profit by experience and expand without developing such unwholesome tenements as existed in New York and Jersey City, such hovels as are to be found near the Chicago stockyards, or such back alley miseries as are present in Philadelphia and San Francisco. If they are vigilant, growing cities may avoid unsavory notoriety for their slums.

The worst of the evils due to boarding and lodging occur in the tenement houses and will be corrected as good laws against overcrowding are enforced, but for those family-less persons who take up their residence in buildings devoted to the boarding or lodging business, a great deal must be done. The first thing is to require by law the provision of parlors that guests, especially women, shall not be compelled to entertain their company in their own rooms. This alone would be a great step in advance, but something is needed to prevent the de-humanizing process that makes selfish bachelors and spinsters of these lonesome creatures. The Young Men's and Young Women's Christian Associations are making a noble effort to attract and entertain young people, settlements do something, but the bulk of the work is incumbent upon the church. When country youths seek the city, they should be preceded by letters to the pastors of city churches, they should be followed up, entertained a bit, and enticed into friendships in good society. Thus their new surroundings can be made more

agreeable, and they will not be driven into morose isolation by the fact that no one is interested in them. Through the country new-comers the church can reach the natives of the city. This work constitutes a great opportunity which is being neglected.

The next subject that forced itself into consideration was the prevalence of undernutrition among the industrial people. Of course the obvious remedy is to increase incomes until an expenditure of at least twenty-two cents per man per day can be universal. Yet that would be only a beginning, for the poor must be taught how to spend their money wisely. The campaign of education is already being carried on by visiting nurses, friendly visitors, settlement workers and other charities. Much more could be accomplished by the wider introduction of classes in domestic economy — not in the high schools, for hardly a tenth of the children ever go through them,<sup>1</sup> but in the grades. The simple arts of keeping fires, and of cooking staple articles of diet should be thoroughly drilled into the young girls. They could be taught that the cheaper cuts of meat are just as nutritious as the choicer portions, that much grease is to be abhorred, that more fats and carbohydrates can be eaten in winter than in summer, and which foods are rich in proteids, which in carbohydrates. With economy in fuel, plain cooking, and the rudiments of dietary hygiene thoroughly mastered, by the children of the grades, a generation would probably witness quite an improvement in the nutrition of the laboring people, but it is not necessary to wait a generation. Evening classes and free lectures for mothers, and a wide circulation of literature similar to that used in the anti-tuberculosis campaign could accomplish a great deal in a few years.

Passing over the matter of dress which will find its correctives largely in increased intelligence if domestic economy is seriously taught in the schools, the matter of

<sup>1</sup> Ayres, *Laggards in Our Schools*, pp. 3 and 14.



thrift is the next to claim attention. The poor are not possessed of sufficient business acumen to make their own investments, building and loan associations appear to have reached their zenith, and to be on the decline, probably because it is becoming increasingly more precarious for a workingman to own his home, so the savings banks and insurance companies are about the only institutions which help the poor to make provision for the future. But the savings banks are too largely limited in their territory, and many of them do not feel inclined to undertake a large mail business. It is then particularly fortunate that this year has witnessed the establishment of postal savings banks. In other countries, the postal savings bank has proven itself an institution of widespread benevolent effect. The government has the confidence of people who dare trust no other agency; the provision for the sale of deposit stamps for ten cents will be available to school teachers in educating their charges to save; and an account may be opened by any one over ten years of age with a deposit of a dollar. It is to be hoped that the first few offices to be established will be so successful that none can dispute the value of the institution, but there is ground to fear that, by opening the first depositories in cities where there are many savings banks already established, and by issuing certificates instead of pass-books, the plan will be denied the best trial.

The problem of health has already been touched upon in connection with accidents and the diseases of occupations as causes of unemployment. The fight against child labor and the campaign of the Consumers' League to regulate the labor of women are essentially health movements, but effective work is being done in an entirely distinct field. The Metropolitan Life Insurance Company has taken up a form of welfare work with the business purpose of extending the life of its policy-holders. After vigorously coöperating with the Anti-Tuberculosis movement in a



"War upon Consumption" it has placed its field force at the disposal of boards of health and sanitary associations, and, further, has arranged in over forty cities to extend a free nurse service to its policy-holders. The value of the visits of these nurses can hardly be estimated — for their work is preventive, educational. Soon this company will probably have a sanatorium at the disposal of its tuberculous policy-holders. From another angle, medical inspection in the schools is destined to do much toward improving the health of the masses, for a little attention during childhood can often avert many physical perils that come from adenoids, slight spinal curvatures, deficient eyesight, and poor teeth. This work not only improves health, but promotes education. Another very important matter is that of the length of the working day. The Eighteenth Annual Report of the New York Bureau of Labor Statistics contains an eloquent appeal for shorter hours of labor, and shows that though in some cases production is diminished by the shortening of the working day, in others there is no reduction in output. At any rate, the curtailment in the productivity of labor is never so great as the increased efficiency per hour. John Rae concludes, "The effect of shorter hours on the general wages of labour depends entirely on their effect on production. If they lessen production generally, they will lower wages generally, but they have not, in fact, lowered production generally in the past, and they have consequently not lowered wages."<sup>1</sup> The beneficial effect of shorter days upon the workingmen generally cannot be disputed. "The men who work the longest hours spend the most time in the saloon. It is the man whose vitality has been least exhausted who is more easily content to go directly home after his day's work is done."<sup>2</sup> "The unanimous testimony of all competent observers, teachers, ministers and sociologists, has been

<sup>1</sup> Rae, *Eight Hours for Work*, p. 242.

<sup>2</sup> *Letters from a Workingman*, p. 44.

to the effect that a reduction in the hours of labor almost invariably means an improvement in the whole moral tone of the community, a raising of the standard of living, a growth of self-respect of the workingman, and a diminution, not an increase in drunkenness, violence, and crime. If the American workman can be entrusted with suffrage, it is certainly safe to entrust him with a few hours of leisure.”<sup>1</sup>

Finally, and perhaps the most authoritative utterance upon the subject, is the opinion of the United States Industrial Commission: “On the side of the working population there can be no question respecting the desirability of fewer hours, from every standpoint. They gain not only in health, but also in morality, temperance, and preparation for citizenship.”<sup>2</sup> Thus the improvement in health must be a product of many factors among which are legislation compelling the protection of workingmen from all the dangers of occupation, both accidents and poisons, the welfare work of insurance companies, health boards, and sanitary associations, medical inspection in the schools, the reform of housing, the improvement in the choice of food and clothing, and the curtailing of the hours of labor in order that undue fatigue may not undermine the system.

At so many points in their life has ignorance increased the misery of the industrial people that education has frequently been believed to be the one sure cure for all present ills. More knowledge would certainly be of the greatest assistance to the workingmen’s families. In the first place, any amount of culture is worth while in itself. Carlyle thought it a tragedy that one man, capable of knowledge, should die ignorant. It is worth considerable effort to be able to enjoy a good book, to appreciate a good sermon, to go into raptures — gushing or unexpressed

<sup>1</sup> Mitchell, *Organized Labor*, p. 125.

<sup>2</sup> *Report of the Industrial Commission*, vol. xix, p. 772.

— over a beautiful view, or to know and love men. Education, almost without regard to its exact content, gives capacity for all this and more, but it were misfortune indeed to have this love and yearning for the good without the ability to satisfy the desire. And, to a large extent, education helps to sate the wants it engenders, for it increases efficiency. It is said that Russian peasants cannot handle American farm implements, simply because their minds have not been trained to the adaptation necessary for using such machinery. This is one of Ricardo's "strong cases," but it serves to illustrate the point that knowledge is transmutable.

The education which is offered by the American public schools to-day, however, is not the most beneficial for the great mass of people. Doubtless every boy should know his reading, writing, arithmetic and grammar; that is, he should have a good command of the vernacular and should know how to keep his own accounts. In a democracy, every child should be taught something of civics and of appreciative history of his country. Further than this, however, it is hard to say that there is any subject necessary to all children. Yet there are certain studies which undoubtedly deserve a higher place than they are now accorded. Among these, one of the first is physical culture. Mention has been made of the surprising number of defective children in the schools; a systematic physical examination and more attention to defects that can be corrected by exercises, might, especially if combined with active, interested coöperation between parent, teacher, and school physician, prevent epidemics, improve general health, and raise the physical standard of the race. Since "The business of education is adaptation to environment," and since about ninety per cent of the boys will have to work with their hands, it is the duty of the school to prepare these youths for their future tasks.<sup>1</sup> Industrial training, whether it aim

<sup>1</sup> Professor Raymond Dodge.

to develop trade skill, or only to cultivate general adaptability, would be of infinite value to the average school boy. It has been demonstrated in Cincinnati, that this chance to use tools improves scholarship in other departments, and so interests boys that they remain longer in school. So not only does this important study directly fit the majority of the pupils for their inevitable environment, but it affords additional opportunity for the teachers to instill the more strictly cultural ideas that so increase the pleasures of life. Indeed, manual training has one additional advantage. Pedagogical leaders now agree that moral development is the most important product of education. Manual training has a distinct moral value. Exact measurements require honest effort and an honest attitude toward that work. Moreover, such exercises develop persistence in spite of discouragement, and inspire boys with the constructive spirit. A corresponding training in domestic economy for the girls has already been mentioned. This kind of instruction is needed to adapt the boys and many of the girls to the environment in which they are to spend most of their lives.

There can be little doubt that an extensive introduction of manual training and domestic economy into the schools would contribute largely, directly and indirectly, to the happiness of the industrial people, but there is just one other subject that should be taught to every youth — sex hygiene. Reference has already been made to the wide prevalence of venereal disease. The physicians repeatedly state that the only remedy is a universal knowledge of the facts, and yet, very few people realize either the nature of the afflictions or their terrible grip upon mankind. If the home had not failed, there would be no necessity of calling upon the school. But the home has not yet shown itself capable of coping with this plague, and, since such institutions as the Y. M. C. A. reach relatively few young persons, the task seems to devolve upon the school. In

proper hands instruction upon this subject could be made dignified, free from embarrassment, and extremely effective in checking the ravages of sex diseases. Even if such teaching imposed no restraint upon the passions of men, girls would be warned to choose their husbands carefully. If any considerable number of young ladies should heed this warning, the men would be compelled to be more strict in their conduct.

One other advantage of a more complete and rational education must be noticed; men would be given higher ideals of life if they could be longer held in the class room. At present many boys leave school just at the beginning of manhood, the time when the wholly animal, unmoral being is giving place to the idealistic, chivalrous youth, — at the critical period of life. The longer the youth stays in the school the more probable it is that these heroic ideas will impress on his nature the spirit of manly generosity. Thus his attitude toward the home will be measurably elevated and his mind will find that other subjects are even more charming than the sensual. Education is by no means a panacea, but the more American youths are taught, the better, happier lives they will be enabled to lead.

In education, finally, is the best solution of the amusement problem. This education should take two forms, amusement and instruction. By amusement is meant social and literary functions similar to those so much enjoyed in the settlements, and by instruction public lectures upon subjects of real educational value such as are conducted with such marked success in New York City under the guidance of Dr. Leipziger. Thus it is education that, combined with higher incomes, is the great mainstay in the improvement of the lot of the industrial people — “Education for Efficiency,” industrial, domestic, hygienic, cultural, moral.

In this brief sketch a few of the important agencies for



raising the standard of living have been enumerated:— Unemployment must be attacked on two lines, a wise temporal distribution of public work and the enlargement of free state employment bureaus, and the elimination of accidents and occupational diseases. Low incomes can be raised partly by the labor unions, the larger benefit to the unskilled being probably to be found in the newer industrial union idea, restriction of immigration should be of some assistance, and minimum wage boards are a promising though comparatively untried tool. The evils of housing can only partly be alleviated by private enterprise, but good thoroughly enforced state tenement house and health codes can be relied upon to gradually render the homes of the working people sanitary. The boarder and lodger must be reached by some active social or religious organization; this work logically falls upon the church. The standards of nutrition are so largely dependent upon incomes that little can be accomplished without a rise in wages, yet domestic economy can be popularized with beneficent results. The postal savings banks have the opportunity of greatly encouraging thrift especially if the school teachers enlist the interest of the children. Health can be improved by the prevention of industrial diseases, the prohibition of child labor and regulation of the labor of women, welfare work similar to that of the Metropolitan Life Insurance Company and the Tuberculosis Campaign, medical inspection in the schools, and a shorter working day for those subject to over-fatigue. Finally education adapted for an industrial environment is perhaps the one most powerful factor that can be enlisted in the cause of a higher standard of living for the American working people.

One thing, however, must not be forgotten; the spiritual side is the most important part of man's nature. The church is awaking to a deep sympathy with the laborer, the workingman respects religion. It is the followers of Christ



who are slowly but surely destroying the saloon and thus raising productivity of individuals and the morals of communities: it is the followers of Christ who are leading in the great movements of the day to ameliorate the hard conditions of industrial life. Without Christianity, greater physical comfort may be attained by the laboring man, but there will be between employer and employee an ever keener struggle for supremacy, fiercer for each advance that is achieved by the laborer unless both parties recognize the divine authority of the Man who said "Love one another AS I HAVE LOVED YOU."



## APPENDIX



# A

## THE PER CENTS OF ADULT MALE FACTORY EMPLOYEES EARNING LESS THAN SPECIFIED SUM WEEKLY IN ALL NEW JERSEY MANUFACTURING INDUSTRIES

<i>Under</i>	(Officers, clerks and salaried persons excluded.) Compiled from Annual Reports of the Bureau of Statistics of Labor.											
	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897
\$3	0.4	0.5	.57	.7	1.2							
4	1.4	1.7	2.13	2.5	3.2							
5	3.7	4.2	4.94	5.6	6.6							
6	7.1	7.3	8.28	8.9	10.2							
7	11.7	11.3	12.39	13.1	15.4	8.67	9.13	9.96	10.60	10.91	11.89	11.27
8	17.4	16.4	18.41	19.7	22.9	12.57	13.04	14.21	14.38	15.35	16.76	17.30
9	25.5	23.5	27.03	28.3	31.5	17.17	17.59	19.63	20.35	21.37	23.61	25.77
10	40.4	38.3	41.79	43.2	45.4	25.00	26.38	28.78	30.19	31.31	32.77	36.02
12	56.7	54.5	57.49	58.5	60.8	33.60	35.21	38.34	39.36	40.34	41.14	44.95
15	73.7	72.1	73.7	74.4	76.8	47.21	48.79	51.12	52.53	53.25	52.58	56.13
20	91.1	90.9	91.4	91.7	93.1	62.06	62.51	64.75	65.66	66.78	66.27	68.13
25	96.6	96.8	96.7	96.7	97.5	76.96	77.71	79.49	80.43	81.28	81.11	81.13
						93.00	93.20	94.10	94.03	94.44	94.42	93.16

# B

## THE PER CENTS OF ADULT MALE FACTORY EMPLOYEES EARNING LESS THAN SPECIFIED SUM WEEKLY IN ALL MASSACHUSETTS MANUFACTURING INDUSTRIES

(Officers, clerks and salaried persons excepted.) Compiled from *Annual Reports of the Bureau of Statistics of Labor*.

<i>Under</i>	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895
\$3	.35	.46	.54	.67										
5	1.43	1.58	2.04	2.61	4.84	2.56	3.15	3.26	3.63	3.92	9.34	8.52	8.22	8.70
6	3.20	3.35	4.16	5.35	9.22	5.40	6.37	6.80	7.38	7.79	15.59	14.23	13.86	14.55
7	7.06	6.83	8.85	10.82	16.21	11.05	12.41	13.46	14.43	15.21	24.26	22.87	22.68	23.40
8	13.46	13.27	16.38	19.36	25.23	19.64	21.41	22.96	24.11	24.81	33.87	32.24	32.23	33.15
9	22.42	21.92	25.35	28.19	34.62	28.68	30.57	32.43	34.07	34.61	42.88	41.96	41.74	42.53
10	34.17	34.21	38.26	40.95	46.82	42.48	44.67	46.83	48.33	48.52	54.93	53.54	54.09	54.93
12	51.70	51.64	55.12	57.09	62.35	59.16	61.35	62.86	64.16	64.26	68.80	67.74	67.97	68.09
15	71.69	71.93	75.02	76.25	79.97	78.40	80.20	81.29	81.87	82.07	84.52	84.34	83.90	84.77
20	91.17	91.98	93.30	93.80	94.94	94.53	95.17	95.41	95.69	95.66	96.29	96.22	96.12	96.07



# C

## FOOD VALUES

(APPROXIMATE PER CENT OF FOOD AVAILABLE FOR NUTRITION IN THE  
ARTICLES ACTUALLY PURCHASED ON THE OPEN MARKET)

<i>Food</i>	<i>Per cent of proteids</i>	<i>Calories per pound</i>
Fresh beef	15.	1000
Salt beef	14.5	1000
Fresh hog	13.	1250
Salt hog	5.4	3550
Other meat	14.	1000
Poultry	13.3	765
Fish	10.8	220
Eggs	12.7	635
Butter	1.	3410
Cheese	27.7	2075
Lard	—	4000
Flour and meal	12.	1640
Bread	7.8	1200
Sugar	—	1750
Rice	8.	1620
Potatoes	1.44	295
Milk	3.3	310
Molasses		1225

# D

## CONSUMPTION OF FOOD PER ADULT MALE IN 1043 NORMAL FAMILIES

Columns headed "Cost" and "Pounds" are taken from the Eighteenth Annual Report of the U. S. Commissioner of Labor, p. 622 ff. Columns headed "Pounds Proteids" and "Calories" are calculated from column headed "Pounds."

	North Atlantic				South Atlantic				North Central				South Central				Western			
	Cost	Pounds	Pounds Proteids	Calories	Cost	Pounds	Pounds Proteids	Calories	Cost	Pounds	Pounds Proteids	Calories	Cost	Pounds	Pounds Proteids	Calories	Cost	Pounds	Pounds Proteids	Calories
Fresh beef	\$14.95	98.11	14.72	98.110	\$11.62	81.70	12.25	81.700	\$11.93	95.22	14.28	95.220	\$9.59	80.60	12.10	80.600	\$15.67	102.17	15.32	102.170
Salt beef	1.32	18.54	2.40	16.540	0.35	3.72	0.54	3.720	0.34	3.83	0.56	3.830	—	—	—	—	0.11	1.08	0.16	1.080
Fresh hog	3.31	25.55	3.32	31.950	3.06	24.05	3.18	30.100	4.72	39.65	5.16	49.500	3.01	25.08	3.26	31.400	1.08	7.58	0.93	9.450
Salt hog	3.47	26.80	1.39	92.000	7.05	57.42	3.10	204.100	2.45	19.04	1.03	67.700	7.42	66.40	8.53	236.000	3.08	21.03	1.17	75.000
Other meat	3.41	27.51	3.36	27.500	1.04	7.38	1.10	7.880	2.22	20.13	2.33	20.130	0.16	1.45	0.30	1.450	1.68	11.47	1.57	11.410
Poultry	2.83	10.30	2.55	14.700	2.34	19.53	2.60	14.970	2.35	21.39	2.84	16.190	1.72	13.64	1.81	10.450	1.96	14.67	1.95	11.220
Fish	2.38	22.94	2.48	5.050	2.00	28.55	3.03	7.620	1.60	12.33	1.71	8.490	1.08	10.88	1.17	2.400	1.90	15.67	1.63	8.420
Eggs	5.23	24.31	3.69	15.500	4.47	24.33	3.72	15.800	4.12	13.95	1.71	8.550	3.66	19.56	2.43	12.400	3.35	11.86	1.51	7.500
Milk	7.03	2.41	7.90	74.800	3.94	115.	3.05	85.650	6.30	202.	6.67	62.000	2.85	108.00	3.60	33.500	6.51	223.00	7.36	69.400
Butter	7.77	30.61	0.31	104.500	6.63	25.82	0.26	88.400	6.94	80.55	0.31	104.000	6.02	24.22	0.24	82.700	9.34	81.33	0.31	106.600
Cheese	0.79	4.81	1.33	9.990	0.63	3.74	1.04	7.780	0.67	4.06	1.12	8.450	0.83	5.11	1.42	11.200	0.17	0.87	0.24	1.800
Lard	2.18	19.23	—	76.920	3.92	36.12	—	144.480	2.96	26.56	—	103.440	4.24	42.25	—	169.000	1.33	12.39	—	49.560
Sugar	4.22	72.07	—	125.000	4.17	71.98	—	125.800	3.65	62.80	—	103.000	4.55	68.90	—	118.700	4.26	78.55	—	137.700
Molasses	0.47	8.16	—	12.500	0.64	13.04	—	20.000	0.35	3.96	—	10.700	1.07	13.32	—	28.000	0.89	8.80	—	13.400
Flour and meal	4.27	162.31	19.49	263.500	4.98	190.49	22.85	373.500	3.73	161.64	19.39	262.000	6.51	261.85	33.78	455.000	2.30	116.92	14.02	189.100
Bread	4.52	90.21	7.13	108.200	3.47	69.44	5.42	83.200	2.62	61.36	4.02	61.500	1.45	29.12	2.27	34.990	3.98	84.11	6.67	101.100
Rice	0.90	7.16	0.57	11.650	1.40	25.53	2.23	46.400	0.62	5.90	0.47	9.600	1.06	12.43	0.99	20.100	0.24	2.68	0.21	4.850
Potatoes	3.89	231.60	3.43	68.000	3.14	210.	3.03	61.000	3.25	271.80	3.32	80.000	3.32	211.20	3.05	62.300	2.77	174.00	2.61	51.300
Coffee	2.95	12.29	—	—	2.91	17.04	—	—	3.56	15.81	—	—	2.63	15.78	—	—	2.16	6.69	—	—
Tea	1.94	3.98	—	—	1.80	2.97	—	—	.96	1.32	—	—	.98	1.76	—	—	.91	1.47	—	—
Totals	78.06	—	74.03	1,157,410	69.61	—	67.49	1,290,670	66.35	—	66.08	1,076,250	61.53	—	69.95	1,311,190	63.68	—	55.54	945,520
Average per day	0.214	—	0.203	3,170	0.191	—	0.185	3,540	0.182	—	0.181	2,960	0.169	—	0.191	3,600	0.174	—	0.162	2,560

# E

## WORK OF FREE PUBLIC EMPLOYMENT BUREAUS

(Compiled from various state and federal reports.)

State	Calendar year in which last fiscal period closed	Applications for employment		Applications for help		Situations secured	
		men	women	men	women	men	women
Wisconsin <sup>1</sup>	1908	13,134	3,023	13,146	3,269	13,133	3,022
Minnesota	1908	23,131	14,630	23,012	17,537	22,294	14,220
West Virginia	1908	4,852	1,005	431	572	381	461
Washington <sup>2</sup>	1907					45,027	3,723
Missouri	1908	12,189	1,770	7,581	2,003	6,337	1,089
Montana <sup>1</sup>	1908	11,012	6,383	14,492 <sup>2</sup>		5,872	5,116
Connecticut	1908	4,938	7,951	2,775	6,412	2,565	5,536
Ohio	1908	11,909	11,584	7,103	12,055	6,592	9,374
Oklahoma	1909	3,452 <sup>3</sup>		4,089 <sup>3</sup>		3,250 <sup>3</sup>	
Michigan		16,065	6,515	16,732	1,855	10,396	5,833
Mass., Boston	1907	25,350	9,600	19,966	13,731	8,671	5,809
Illinois	1905					27,552	11,946
Maryland	1904	1,078	234	202	160	378	151

<sup>1</sup> Two years.

<sup>2</sup> 1907 for Seattle office, 20 months ending August 31, 1908, for other offices.

<sup>3</sup> Men and women.

# F

## FOOD VALUES OBTAINABLE FOR TEN CENTS FOR CERTAIN ARTICLES IN 1904

	North Atlantic		South Atlantic		North Central		South Central		Western	
	P	C	P	C	P	C	P	C	P	C
Fresh beef	.0952	655	.1053	703	.1193	797.5	.1262	843	.098	654
Salt beef	.173	910	.093	605	.164	1130.	—	—	.088	605
Fresh hog	.103	969	.102	984	.109	1050.	.108	1045	.091	875
Salt hog	.035	2650	.044	3110	.042	2780.	.048	3250	.037	2460
Other meat	.113	810	.106	755	.112	865.	.125	910	.095	690
Poultry	.088	510	.111	640	.099	568.	.105	608	.100	574
Fish	.105	214	.154	314	.107	218.	.108	222	.087	180
Eggs	.089	443	.106	530	.063	315.	.122	610	.065	389
Milk	.110	1060	.093	900	.095	920.	.120	1170	.109	1060
Butter	.004	1870	.004	1320	.004	1500.	.004	1370	.003	1140
Cheese	.162	1260	.160	1235	.163	1260.	.168	1350	.141	1060
Lard	—	3520	—	3690	—	3500.	—	4000	—	3740
Sugar	—	2980	—	3100	—	3340.	—	2630	—	3220
Molasses	—	2600	—	3120	—	3060.	—	2700	—	3140
Flour	.455	6170	.460	6290	.519	7010.	.504	6980	.611	8250
Bread	.156	2400	.156	2400	.159	8440.	.156	2400	.167	2570
Rice	.083	1942	.138	3290	.077	840.	.078	1900	.075	1810
Potatoes	.089	1745	.101	1940	.125	2460.	.095	1880	.091	1850

<sup>1</sup> p = Pounds of proteins.

c = Calories.

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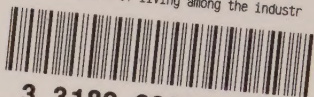








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